

THE  
INDIAN  
INSURANCE  
MANUAL

1907.



CALCUTTA  
THACKER, SPINK AND CO.

1907.

CALCUTTA :

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## PREFACE.

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THIS publication has been called into existence by the entire absence of any similar treatise dealing with the business of Life and Fire Insurance in India.

The many books of reference to which at present one has recourse, contain little or no information on the many highly important points of interest to Insurers in India.

It has been the particular endeavour of the publishers in compiling this the first edition of "The Indian Insurance Manual" to meet a longfelt want on the part of the many Insurance Agents, who in the daily course of their business require a handy book of reference giving detailed information regarding the particular office represented and also the corresponding position held by other offices.

The Indian rates of premium relating to each age for both the ordinary Whole Term of Life Assurance and the Endowment Assurance Schemes have been so put together as to be seen at a glance.

Information regarding the numerous Fire Insurance Companies and on the subject of Fire Insurance generally has been compiled with due regard to simplicity of reference.

Great care has been taken in the preparation of the statistics for this publication, but the publishers cannot accept responsibility for any error or errors which may have inadvertently crept in.

All correspondence and Annual Reports should be sent to Thacker, Spink & Co., Publishers, Calcutta.

CALCUTTA, }  
May 1907. }

## CONTENTS.

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	<i>Pages.</i>
<b>Life Insurance—</b>	
1. The Premium charged by all offices for the ordinary Whole Term of Life Assurance, both With and Without profits ... ... ...	1—34
2. The Premium charged by all offices for Endowment Assurances payable on the attainment of ages 45, 50, 55 and 60, both With and Without profits ...	35—64
3. Other Schemes of Assurances ... ...	65—71
4. Bonuses, Valuation Abstracts and the Bonuses distributed by all Offices ... ... ...	72—77
5. Simple and Compound Bonuses compared ...	78—79
6. The Tontine System ... ...	80—81
7. Official Returns, in tabular form, Funds—Premium Incomes—New Business Records—Expense Ratios	82—89
8. Payment of Premiums ... ... ...	90
9. Currency—Sterling or Rupees ... ... ...	90
10. Income Tax Privilege ... ... ...	91
11. Admission of Age ... ... ...	91
12. Loans on Policies ... ... ...	92
13. Assignments ... ...	92—94
14. Lost Policies ... ... ...	95
15. Death Claims ... ... ...	95-96
16. Table of Proportionate Weight to Height ...	96
17. Table of Expectation of Life ...	97
18. Special Treatment of Exceptional Lives ...	97-98
19. Surrender Values explained ...	99-100
20. On the selection of a Life Office ...	101
21. Mutual and Proprietary Life Offices ...	102-103

	Pages.
<b>Fire Insurance—</b>	
The Principal Fire Insurance Companies in India	... 106
List of Members, Calcutta Fire Insurance Agents' Association	... 107—110
List of Members, Bombay Fire Insurance Agents' Association	... 110-111
List of Members, Madras Fire Insurance Agents' Association	... 112
The financial position held by each Company—Capital and Funds—Premium Incomes—Fire Losses—Expenses and Commission	... 113—124
On insuring Property against loss by Fire	... 125
<b>Stamp Duties—</b>	
Fire Insurance	... 131
Life Insurance	... 132
<b>General—</b>	
Interest on Securities and Loans	... 133
The Population of the Principal Cities and Stations in India	... 134
List of Banks in India, Ceylon and Burma	135—138

# ORDINARY WHOLE LIFE ASSURANCE PAYABLE AT DEATH.

(A) Premiums payable throughout life,

AND

(B) Premiums payable for a limited number of years.

THE usual form of Life Assurance Contract is a Policy for a sum payable at death only, and maintained by annual Premium payable during the whole of life. This is, in the majority of cases, the best and most economical form of *protection for a family*. It provides the largest sum assured at the smallest immediate outlay.

It may, however, be urged that under this ordinary form of Policy, should the assured live to old age, he will have to pay premiums just when he desires to be relieved as much as possible from work and pecuniary responsibility. Under a "With-Profits" Policy the assured may meet that difficulty by allowing his Bonuses to be devoted to the reduction of future Premiums.

Those who desire their Premiums to cease at a specified time, are completely met by taking out a

### *Limited Payments.*

Limited Payment Policy, under which a small addition to the Premium is made from the outset, and the total maximum payment is fixed and cannot be exceeded. These Assurances rank for profits of precisely the same amount as ordinary Policies with Whole-Life Premiums and when the Premiums cease the Policy *continues to participate* in exactly the same manner as before, notwithstanding the fact that it has become absolutely free from further payment of Premium. Bonuses, however, under these Policies cannot be devoted to the reduction of Premiums.

A feature of these Policies is that when they have been in force a number of years, should the payments not be kept up, every Premium that has been paid secures an absolutely Free Paid-up Without-Profit Policy for a proportionate amount of the sum assured if application be made for it within a specified number of months of the non-payment of the Premium ; and any Bonus previously declared attaches to the Free Policy in full.

It may be taken for granted that the duty or the desirability of simple Life Assurance as a provision for dependents in the event of death is admitted. "The good man leaveth an inheritance," it is said ; and where accumulated means are not possessed, the inheritance is formed by foresight and prudence through the medium of a policy. Wife and children are not remitted to the charity of friends ; the support that the assurer would continue to them he purchases from his own resources.

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 20 next Birthday.					Age 21 next Birthday.					PREMIUMS PAYABLE.							
	Through-out Life.		By 10 Payments.		By 15 Payments.	By 20 Payments.		Through-out Life.		By 10 Payments.		By 15 Payments.		By 20 Payments.				
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.			
City of Glasgow .....	27	0	62	14	0	46	4	0	38	4	0	27	4	0	63	8	0	
Commercial Union .....	28	14	0	64	12	0	48	14	0	41	0	0	29	6	0	65	6	0
Empire of India .....	21	10	0	48	8	0	36	6	0	30	7	0	22	1	0	49	6	0
Gresham .....	26	9	0	60	0	0	44	15	0	37	11	0	26	15	0	49	4	0
Law Union and Crown .....	28	12	0	.....	.....	.....	.....	.....	.....	.....	.....	.....	60	8	0	60	8	0
Liverpool & London & Globe .....	28	13	0	.....	.....	.....	.....	.....	.....	.....	.....	.....	60	8	0	45	4	0
London and Lancashire .....	27	14	8	57	11	4	44	11	4	38	6	0	29	4	0	58	8	0
Manufacturers of Canada .....	27	12	9	59	8	0	45	3	3	38	4	0	28	4	0	60	4	0
New York .....	26	2	0	.....	.....	.....	.....	.....	.....	.....	.....	.....	28	4	0	45	5	4
North British and Mercantile .....	26	9	0	60	9	0	44	14	0	38	8	0	26	10	0	58	8	0
Northern .....	26	9	0	63	0	0	46	6	0	37	6	0	30	9	0	61	6	0
Oriental .....	25	4	0	.....	.....	.....	.....	.....	.....	48	12	8	40	13	4	25	12	0
Pelican and British Empire .....	27	11	4	.....	.....	.....	.....	.....	.....	45	4	0	37	4	0	63	12	0
Provident .....	24	12	0	.....	.....	.....	.....	.....	.....	48	12	8	40	13	4	28	0	0
Royal .....	25	10	0	60	14	0	45	3	0	37	9	0	25	4	0	48	14	5
Royal Exchange .....	31	0	0	67	8	0	50	12	0	42	0	0	31	4	0	67	12	0
Scottish Amicable .....	26	4	0	.....	.....	.....	.....	.....	.....	46	3	4	38	10	8	26	11	4
Standard .....	28	11	0	64	0	0	47	4	0	39	2	0	29	2	0	65	0	0
Star .....	32	0	0	69	12	0	52	8	0	44	0	0	32	0	0	46	0	0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.  
Annual Rate per each Rs. 1,000.

Name of Company.	Age 22 next Birthday.				Age 23 next Birthday.			
	PREMIUMS PAYABLE.	PREMIUMS PAYABLE.	PREMIUMS PAYABLE.	PREMIUMS PAYABLE.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Rs. 27 12 0	Rs. 64 2 0	Rs. 47 6 0	Rs. 39 4 0	Rs. 28 4 0	Rs. 64 12 0	Rs. 48 0 0	Rs. 39 12 0	Rs. 39 12 0
... 29 14 0	... 66 0 0	... 49 14 0	... 41 14 0	... 30 6 0	... 66 10 0	... 50 6 0	... 42 6 0	... 42 6 0
... 22 9 0	... 50 0 0	... 37 7 0	... 31 7 0	... 23 1 0	... 50 12 0	... 38 0 0	... 31 15 0	... 31 15 0
... 27 5 0	... 60 15 0	... 45 10 0	... 38 5 0	... 27 12 0	... 61 9 0	... 46 2 0	... 38 11 0	... 38 11 0
... 29 12 0	... 59 0 0	... 45 14 8	... 39 5 4	... 30 5 0	... 50 0 0	... 46 0 0	... 40 0 0	... 40 0 0
... 29 13 0	... 61 0 9	... 46 5 7	... 39 4 0	... 29 5 7	... 61 13 7	... 47 0 0	... 39 12 9	... 39 12 9
... 28 14 0	... 59 6 0	... 45 14 8	... 39 5 4	... 29 5 4	... 60 4 8	... 46 10 8	... 40 0 8	... 40 0 8
... 28 12 0	... 61 0 9	... 46 5 7	... 39 4 0	... 29 5 7	... 61 13 7	... 47 0 0	... 39 12 9	... 39 12 9
... 27 2 0	... 59 0 0	... 47 12 0	... 39 6 0	... 27 10 0	... 50 0 0	... 46 4 0	... 39 14 0	... 39 14 0
... 30 13 0	... 62 4 0	... 46 4 0	... 38 8 0	... 31 3 0	... 63 3 0	... 48 2 0	... 41 8 0	... 41 8 0
... 27 12 0	... 62 4 0	... 46 4 0	... 38 8 0	... 31 3 0	... 63 3 0	... 48 2 0	... 41 8 0	... 41 8 0
... 27 2 0	... 59 0 0	... 47 12 0	... 39 6 0	... 27 10 0	... 50 0 0	... 46 4 0	... 39 14 0	... 39 14 0
... 26 6 0	... 64 10 0	... 47 10 0	... 38 12 0	... 27 0 0	... 65 8 0	... 48 4 0	... 39 6 0	... 39 6 0
... 28 5 4	... 60 0 0	... 49 2 0	... 41 2 0	... 28 11 4	... 65 12 0	... 49 6 0	... 41 5 4	... 41 5 4
... 26 8 0	... 61 15 0	... 46 12 0	... 38 4 0	... 26 12 0	... 62 12 0	... 47 8 0	... 38 12 0	... 38 12 0
... 31 8 0	... 68 0 0	... 51 0 0	... 42 8 0	... 31 14 0	... 68 4 0	... 46 10 0	... 38 13 0	... 38 13 0
... 27 3 4	... 66 0 0	... 47 2 8	... 39 8 0	... 27 12 0	... 67 0 0	... 47 11 4	... 39 15 4	... 39 15 4
... 29 10 0	... 66 0 0	... 48 11 0	... 40 6 0	... 30 3 0	... 67 0 0	... 49 7 0	... 41 1 0	... 41 1 0
... 32 0 0	... 69 12 0	... 52 8 0	... 44 0 0	... 32 0 0	... 69 12 0	... 52 8 0	... 44 0 0	... 44 0 0

# ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 24 next Birthday.				Age 25 next Birthday.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
28 14 0	65 10 0	48 12 0	40 4 0	29 6 0	66 6 0	49 6 0	40 12 0	40 12 0
31 0 0	67 4 0	50 14 0	42 14 0	31 10 0	68 0 0	51 6 0	43 6 0	43 6 0
23 9 0	51 8 0	38 10 0	32 7 0	24 2 0	52 5 0	39 4 0	33 0 0	33 0 0
28 3 0	62 2 0	46 9 0	39 2 0	28 10 0	62 12 0	47 1 0	39 8 0	39 8 0
30 14 0	.....	.....	.....	31 8 0	.....	.....	.....	.....
30 14 0	.....	.....	.....	31 7 0	.....	.....	.....	.....
61 4 0	47 6 0	40 12 0	31 7 0	30 6 8	62 3 4	48 1 4	41 4 0	41 4 0
62 11 3	47 10 5	40 6 5	30 8 9	63 9 7	48 5 7	52 7 6	44 11 2	44 11 2
29 15 3	.....	.....	.....	67 0 8	.....	.....	.....	.....
Law Union and Crown	.....	.....	.....	31 13 9	.....	.....	.....	.....
Liverpool & London & Globe	.....	.....	.....	31 14 0	.....	.....	.....	.....
London and Lancashire	.....	.....	.....	31 15 0	.....	.....	.....	.....
Manufacturers of Canada	.....	.....	.....	31 15 0	.....	.....	.....	.....
New York	.....	.....	.....	31 15 0	.....	.....	.....	.....
North British and Mercantile	28 4 0	48 14 0	40 6 0	28 14 0	49 6 0	49 6 0	49 14 0	49 14 0
Northern	31 9 0	48 9 0	41 13 0	31 15 0	65 1 0	48 6 0	42 3 0	42 3 0
Oriental	29 2 0	64 2 0	47 10 0	39 12 0	29 13 0	65 1 0	48 6 0	40 6 0
Pelican and British Empire	27 10 0	66 8 0	48 14 0	40 0 0	28 4 0	67 8 0	49 10 0	40 10 0
Provident	29 2 0	.....	49 11 4	41 10 8	29 9 4	.....	50 0 0	41 14 8
Royal	27 8 0	48 4 0	39 4 0	28 4 0	28 4 0	49 4 0	40 0 0	40 0 0
Royal Exchange	27 9 0	63 13 0	47 6 0	39 7 0	28 3 0	65 0 0	48 6 0	40 4 0
Scottish Amicable	32 2 0	68 8 0	51 4 0	43 0 0	32 6 0	68 12 0	51 8 0	43 4 0
Standard	28 5 4	.....	48 5 4	40 8 0	28 15 4	48 15 4	41 0 8	41 0 8
Star	30 12 0	68 1 0	50 5 0	41 13 0	31 5 0	69 3 0	51 3 0	42 9 0
Sun of Canada	32 0 0	69 12 0	52 8 0	44 0 0	32 0 0	69 12 0	52 8 0	44 0 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 26 next Birthday.				Age 27 next Birthday.			
	PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.	
Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ...	29 14 0	67 2 0	100 0 0	41 4 0	30 8 0	68 2 0	50 10 0	41 12 0
Commercial Union ...	32 4 0	68 10 0	51 14 0	43 12 0	32 1 2 0	69 6 0	52 6 0	44 4 0
Empire of India ...	24 11 0	53 2 0	39 15 0	33 9 0	25 5 0	54 0 0	40 10 0	34 2 0
Gresham ...	29 2 0	63 7 0	47 10 0	40 0 0	29 11 0	64 0 0	48 1 0	40 6 0
Law Union and Crown ...	32 2 0	1 0	.....	.....	32 12 0	.....	.....	.....
Liverpool & London & Globe ...	32 1 0	63 3 4	48 14 0	41 14 8	31 10 0	64 4 8	49 10 8	42 9 4
London and Lancashire ...	31 0 0	64 8 9	49 0 9	41 9 7	31 13 0	65 8 9	49 12 9	42 4 0
Manufacturers of Canada ...	31 3 3	64 8 2	68 0 2	53 3 8	45 5 11	33 3 2	69 0 4	54 0 8
New York ...	32 8 0	66 2 0	50 2 0	41 8 0	30 2 0	66 0 0	54 0 8	46 1 3
North British and Mercantile ...	29 8 0	.....	49 6 0	42 9 0	32 13 0	.....	50 14 0	42 0 0
Northern ...	32 5 0	66 0 0	49 2 0	41 1 0	31 5 0	67 0 0	49 15 0	43 1 0
Oriental ...	30 9 0	68 6 0	60 6 0	41 4 0	39 10 0	69 6 0	49 14 0	41 12 0
Pelican and British Empire ...	28 14 0	68 1 4	50 5 4	42 2 8	30 10 8	.....	51 2 0	41 14 0
Provident ...	30 1 4	66 4 0	50 4 0	40 12 0	29 12 0	67 0 0	50 13 4	42 10 0
Royal ...	29 0 0	66 4 0	49 5 0	41 0 0	29 9 0	67 8 0	51 4 0	41 8 0
Royal Exchange ...	28 13 0	66 4 0	49 5 0	41 0 0	29 9 0	67 8 0	50 4 0	41 14 0
Scottish Amicable ...	32 10 0	69 0 0	61 12 0	43 8 0	32 14 0	69 4 0	52 0 0	43 12 0
Standard ...	29 10 8	69 13 0	49 10 0	41 9 4	30 6 0	60 3 0	50 5 4	42 3 4
Star ...	31 14 0	69 13 0	51 11 0	43 0 0	32 8 0	70 7 0	52 3 0	43 7 0
Sum of Canada ...	32 12 0	70 8 0	53 4 0	44 12 0	33 8 0	71 8 0	53 12 0	45 4 0

# ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 28 next Birthday.					Age 29 next Birthday.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	31 0	69 0	61 4	42 6	31 12	69 14	52 0	48 0	33 8	31 2	71 0	53 8	45 4	45 4	45 4
Commercial Union	33 8	70 2	62 14	44 12	31 2	71 0	52 0	48 0	33 8	31 2	71 0	53 8	45 4	45 4	45 4
Empire of India	25 15	54 14	41 5	34 12	26 9	55 13	42 1	42 1	26 9	26 9	30 12	65 9	49 4	49 4	49 4
Gresham	30 3	64 12	48 10	40 15	30 12	65 9	49 4	49 4	30 3	30 12	65 9	49 4	41 7	41 7	41 7
Law Union and Crown	33 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liverpool & London & Globe	33 6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
London and Lancashire	32 3	4	0	0	0	0	0	0	0	0	0	0	0	0	0
Manufacturers of Canada	32 8	9	66 8	50 9	43 4	8	32 13	4	66 6	66 6	66 6	66 6	51 3	51 3	51 3
New York	33 14	11	70 1	54 13	42 14	5	33 4	9	67 9	67 9	67 9	67 9	51 4	51 4	51 4
North British and Mercantile	30 14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Northorn	33 5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oriental	32 2	0	68 1	50 11	43 9	0	33 15	0	69 2	69 2	69 2	69 2	51 3	51 3	51 3
Pelican and British Empire	30 6	0	70 6	51 14	42 8	0	31 2	0	71 6	71 6	71 6	71 6	51 9	51 9	51 9
Royal	31 4	8	0	0	0	0	0	0	0	0	0	0	0	0	0
Royal Exchange	30 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scottish Amicable	33 2	0	68 12	51 4	42 12	0	31 4	0	69 15	69 15	69 15	69 15	52 12	52 12	52 12
Standard	31 1	4	69 8	52 4	44 0	0	33 6	0	69 14	69 14	69 14	69 14	52 8	52 8	52 8
Star	33 3	0	71 9	53 1	42 14	0	31 14	0	51 14	51 14	51 14	51 14	44 4	44 4	44 4
Sun of Canada	34 0	0	72 8	54 12	46 0	0	33 13	0	53 10	53 10	53 10	53 10	44 13	44 13	44 13

**ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.**  
*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 30 next Birthday.				Age 31 next Birthday.				
	PREMIUMS PAYABLE,		PREMIUMS PAYABLE,		By 10 Payments.		By 15 Payments.		
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
Commercial Union ...	32 6	70 12	0	62 12	0	43 10	0	33 2	0
Empire of India ...	34 14	71 14	0	54 2	0	45 14	0	35 8	0
Gresham ...	27 4	0	56 13	0	42 13	0	36 0	0	
Law Union and Crown ...	31 5	66 3	0	49 12	0	41 15	0	31 15	0
Liverpool & London & Globe ...	34 10	0	... ...	... ...	... ...	... ...	35 6	0	
London and Lancashire ...	34 10	0	... ...	... ...	... ...	... ...	... ...	... ...	
Manufacturers of Canada ...	33 6	67 4	0	62 0	0	44 7	4	34 0	0
New York ...	35 7	8	72 4	6	56 10	1	44 6	5	
North British and Mercantile ...	32 6	0	... ...	... ...	53 0	0	43 14	0	
Northern ...	34 8	0	... ...	... ...	51 13	0	44 11	0	
Oriental ...	33 15	0	70 3	0	52 7	0	44 0	0	
Pelican and British Empire ...	32 0	72 6	0	53 8	0	44 0	0	34 14	0
Provident ...	32 10	0	... ...	... ...	52 9	4	44 4	0	
Royal ...	32 8	0	71 1	0	53 8	0	43 4	0	
Royal Exchange ...	32 3	0	70 4	0	52 12	0	44 4	0	
Scottish Amicable ...	33 10	0	70 4	0	52 11	4	44 8	0	
Standard ...	32 11	4	... ...	... ...	52 11	4	44 6	0	
Star ...	34 6	0	72 14	0	54 3	0	44 6	0	
Sun of Canada ...	35 12	0	74 8	0	66 4	0	47 8	0	

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.  
Annual Rate per each Rs. 1,000.

Name of Company.	Age 32 next Birthday.						Age 33 next Birthday.					
	PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.		
Through- out Life,	By 10 Payments,	By 15 Payments,	By 20 Payments,	Through- out Life,	By 10 Payments,	By 15 Payments,	By 20 Payments,	Through- out Life,	By 10 Payments,	By 15 Payments,	By 20 Payments,	
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
City of Glasgow ...	33 14 0	72 12 0	54 4 0	44 14 0	34 10 0	73 12 0	55 2 0	45 10 0	34 10 0	73 12 0	55 2 0	45 10 0
Commercial Union ...	36 4 0	73 14 0	55 12 0	47 6 0	37 0 0	74 14 0	56 10 0	48 2 0	37 0 0	74 14 0	56 10 0	48 2 0
Empire of India ...	28 11 0	58 14 0	44 7 0	37 6 0	29 8 0	59 15 0	45 4 0	38 2 0	29 8 0	59 15 0	45 4 0	38 2 0
Gresham ...	32 9 0	67 13 0	61 0 0	43 1 0	33 5 0	68 12 0	51 12 0	43 11 0	33 5 0	68 12 0	51 12 0	43 11 0
Law Union and Crown ...	36 2 0	.....	.....	.....	36 12 0	.....	.....	.....	36 12 0	.....	.....	.....
Liverpool & London & Globe ...	35 14 0	69 0 0	63 4 8	45 10 8	35 5 4	70 0 0	54 1 4	46 5 4	35 5 4	70 0 0	54 1 4	46 5 4
London and Lancashire ...	34 10 0	71 0 0	54 0 0	46 0 0	36 12 0	72 3 3	54 15 3	46 13 7	36 12 0	72 3 3	54 15 3	46 13 7
Manufacturers of Canada ...	35 12 0	71 9 0	58 8 6	50 0 10	38 2 1	75 14 7	59 8 8	50 15 2	38 2 1	75 14 7	59 8 8	50 15 2
New York ...	37 3 0	74 10 5	54 10 0	45 4 0	34 12 0	75 14 7	55 8 0	46 0 0	34 12 0	75 14 7	55 8 0	46 0 0
North British and Mercantile ...	33 14 0	.....	.....	.....	36 7 0	.....	.....	.....	36 7 0	.....	.....	.....
Northern ...	35 12 0	0 0	53 3 0	45 13 0	36 7 0	0 0	53 15 0	46 8 0	36 7 0	0 0	53 15 0	46 8 0
Oriental ...	35 13 0	72 7 0	54 4 0	45 11 0	36 14 0	73 10 0	55 3 0	46 9 0	36 14 0	73 10 0	55 3 0	46 9 0
Pelican and British Empire ...	33 12 0	74 8 0	55 4 0	45 8 0	34 12 0	75 12 0	56 4 0	46 6 0	34 12 0	75 12 0	56 4 0	46 6 0
Provident ...	34 0 0	.....	63 12 8	45 7 4	34 10 0	.....	54 4 8	45 14 8	34 10 0	.....	54 4 8	45 14 8
Royal ...	34 8 0	.....	55 8 0	44 12 0	35 8 0	.....	56 8 0	45 12 0	35 8 0	.....	56 8 0	45 12 0
Royal Exchange ...	34 0 0	73 4 0	51 10 0	45 11 0	34 12 0	74 4 0	55 6 0	46 6 0	34 12 0	74 4 0	55 6 0	46 6 0
Royal Amicable ...	34 10 0	71 4 0	53 6 0	45 8 0	35 4 0	72 0 0	53 12 0	45 6 0	35 4 0	72 0 0	53 12 0	45 6 0
Standard ...	34 0 8	63 14 0	45 8 0	34 12 8	36 6 0	76 1 0	54 8 8	46 2 0	36 6 0	76 1 0	54 8 8	46 2 0
Star ...	35 11 0	75 5 0	56 2 0	47 1 0	38 4 0	78 0 0	56 13 0	47 12 0	38 4 0	78 0 0	56 13 0	47 12 0
Sun of Canada ...	37 8 0	76 12 0	58 0 0	49 0 0	39 0 0	78 0 0	59 0 0	49 12 0	39 0 0	78 0 0	59 0 0	49 12 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 34 next Birthday.				Age 35 next Birthday.				PREMIUMS PAYABLE.				PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
City of Glasgow ...	Rs. 35 8 0	Rs. 14 0	Rs. 14 0	Rs. 14 0	Rs. 35 8 0	Rs. 14 0	Rs. 14 0	Rs. 14 0	Rs. 46 6 0	Rs. 36 8 0	Rs. 36 8 0	Rs. 36 8 0	Rs. 76 0 0	Rs. 56 14 0	Rs. 47 4 0	Rs. A. P.	
Commercial Union ...	... 37 14 0	... 75 14 0	... 75 14 0	... 75 14 0	... 37 14 0	... 75 14 0	... 75 14 0	... 75 14 0	... 48 14 0	... 38 12 0	... 38 12 0	... 38 12 0	... 77 0 0	... 58 6 0	... 49 10 0	... 49 10 0	
Empire of India ...	... 30 6 0	... 61 1 0	... 61 1 0	... 61 1 0	... 30 6 0	... 61 1 0	... 61 1 0	... 61 1 0	... 46 2 0	... 38 15 0	... 38 15 0	... 38 15 0	... 31 5 0	... 62 4 0	... 47 1 0	... 39 12 0	
Gresham ...	... 33 15 0	... 69 8 0	... 69 8 0	... 69 8 0	... 33 15 0	... 69 8 0	... 69 8 0	... 69 8 0	... 52 6 0	... 44 4 0	... 44 4 0	... 44 4 0	... 34 12 0	... 70 7 0	... 63 2 0	... 44 15 0	
Law Union and Crown ...	... 37 12 0	... 75 0	... 75 0	... 75 0	... 37 12 0	... 75 0	... 75 0	... 75 0	... 55 0	... 44 0	... 44 0	... 44 0	... 33 10 0	... 70 7 0	... 63 2 0	... 44 15 0	
Liverpool & London & Globe ...	... 37 5 0	... 71 1 4	... 71 1 4	... 71 1 4	... 37 5 0	... 71 1 4	... 71 1 4	... 71 1 4	... 54 14 8	... 47 0	... 47 0	... 47 0	... 38 2 0	... 70 7 0	... 63 2 0	... 44 15 0	
London and Lancashire ...	... 36 0 8	... 73 7 3	... 73 7 3	... 73 7 3	... 36 0 8	... 73 7 3	... 73 7 3	... 73 7 3	... 56 0	... 47 11 3	... 38 12 9	... 38 12 9	... 38 12 9	... 74 12 0	... 57 0 9	... 48 10 5	... 48 10 5
Manufacturers of Canada ...	... 37 11 3	... 77 3 2	... 77 3 2	... 77 3 2	... 37 11 3	... 77 3 2	... 77 3 2	... 77 3 2	... 60 9 5	... 51 14 1	... 40 2 3	... 40 2 3	... 40 2 3	... 78 9 0	... 61 11 0	... 52 13 11	... 52 13 11
New York ...	... 39 1 7	... 80 0	... 80 0	... 80 0	... 39 1 7	... 80 0	... 80 0	... 80 0	... 56 6 0	... 46 12 0	... 36 6 0	... 36 6 0	... 36 6 0	... 0	... 57 2 0	... 47 8 0	... 47 8 0
North British and Mercantile ...	... 35 8 0	... 77 3 2	... 77 3 2	... 77 3 2	... 35 8 0	... 77 3 2	... 77 3 2	... 77 3 2	... 54 11 0	... 47 2 0	... 37 14 0	... 37 14 0	... 37 14 0	... 0	... 55 6 0	... 47 12 0	... 47 12 0
Northern ...	... 37 3 0	... 74 14 0	... 74 14 0	... 74 14 0	... 37 3 0	... 74 14 0	... 74 14 0	... 74 14 0	... 56 3 0	... 47 2 0	... 37 14 0	... 37 14 0	... 37 14 0	... 0	... 55 6 0	... 47 12 0	... 47 12 0
Oriental ...	... 38 0 0	... 74 14 0	... 74 14 0	... 74 14 0	... 38 0 0	... 74 14 0	... 74 14 0	... 74 14 0	... 56 3 0	... 47 2 0	... 37 14 0	... 37 14 0	... 37 14 0	... 0	... 55 6 0	... 47 12 0	... 47 12 0
Pelican and British Empire ...	... 35 14 0	... 77 0 0	... 77 0 0	... 77 0 0	... 35 14 0	... 77 0 0	... 77 0 0	... 77 0 0	... 57 4 0	... 47 4 0	... 37 14 0	... 37 14 0	... 37 14 0	... 0	... 57 4 0	... 48 7 0	... 48 7 0
Provident ...	... 33 5 4	... 80 0	... 80 0	... 80 0	... 33 5 4	... 80 0	... 80 0	... 80 0	... 64 14 0	... 46 7 4	... 36 6 0	... 36 6 0	... 36 6 0	... 0	... 58 4 0	... 48 4 0	... 48 4 0
Royal ...	... 36 8 0	... 80 0	... 80 0	... 80 0	... 36 8 0	... 80 0	... 80 0	... 80 0	... 57 8 0	... 46 12 0	... 37 8 0	... 37 8 0	... 37 8 0	... 0	... 55 8 0	... 47 1 4	... 47 1 4
Royal Exchange ...	... 35 6 0	... 75 4 0	... 75 4 0	... 75 4 0	... 35 6 0	... 75 4 0	... 75 4 0	... 75 4 0	... 56 3 0	... 47 12 0	... 36 2 0	... 36 2 0	... 36 2 0	... 0	... 58 8 0	... 47 12 0	... 47 12 0
Scottish Amicable ...	... 35 14 0	... 72 12 0	... 72 12 0	... 72 12 0	... 35 14 0	... 72 12 0	... 72 12 0	... 72 12 0	... 54 4 0	... 45 12 0	... 36 10 0	... 36 10 0	... 36 10 0	... 0	... 57 0 0	... 47 12 0	... 47 12 0
Standard ...	... 35 8 0	... 77 5 0	... 77 5 0	... 77 5 0	... 35 8 0	... 77 5 0	... 77 5 0	... 77 5 0	... 55 3 4	... 46 12 0	... 36 4 0	... 36 4 0	... 36 4 0	... 0	... 55 15 4	... 46 4 0	... 46 4 0
Star ...	... 37 2 0	... 77 6 0	... 77 6 0	... 77 6 0	... 37 2 0	... 77 6 0	... 77 6 0	... 77 6 0	... 57 13 0	... 48 11 0	... 38 4 0	... 38 4 0	... 38 4 0	... 0	... 55 15 4	... 47 7 4	... 47 7 4
Sun of Canada ...	... 39 4 0	... 79 4 0	... 79 4 0	... 79 4 0	... 39 4 0	... 79 4 0	... 79 4 0	... 79 4 0	... 60 0	... 50 12 0	... 40 8 0	... 40 8 0	... 40 8 0	... 0	... 61 0	... 49 11 0	... 49 11 0

**ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.**  
*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 36 next Birthday.				Age 37 next Birthday.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Rs. 8 0	77 2 0	57 12 0	48 0 0	38 10 0	78 6 0	58 10 0	58 10 0	48 14 0
39 8 0	78 0 0	69 4 0	50 6 0	40 6 0	79 0 0	60 2 0	61 2 0	51 2 0
32 5 0	63 8 0	48 0 0	40 10 0	33 5 0	64 12 0	49 0 0	41 9 0	41 9 0
35 8 0	71 4 0	63 13 0	45 9 0	36 6 0	72 5 0	54 10 0	46 6 0	46 6 0
39 8 0	0 .....	.....	.....	40 6 0	.....	.....	.....	.....
39 0 0	0 .....	.....	.....	39 14 0	74 9 4	57 8 8	49 4 0	49 4 0
9 4	73 6 0	56 10 0	48 4 8	38 7 4	74 9 4	57 8 8	49 4 0	49 4 0
37 9 5	76 1 7	58 1 7	49 9 7	41 0 0	77 8 0	59 4 0	50 10 5	50 10 5
39 14 5	79 15 4	62 13 3	53 14 5	42 6 1	81 6 9	64 0 4	64 15 8	64 15 8
41 3 3	8 0 .....	57 14 0	48 4 0	38 4 0	.....	58 12 0	49 0 0	49 0 0
37 4 0	0 .....	.....	.....	39 9 0	.....	57 1 0	49 4 0	49 4 0
38 11 0	0 .....	56 3 0	48 7 0	41 10 0	78 12 0	59 7 0	50 8 0	50 8 0
40 5 0	77 7 0	58 5 0	49 7 0	39 4 0	80 14 0	60 6 0	50 4 0	50 4 0
38 2 0	79 8 0	69 4 0	49 4 0	47 10 8	87 10 0	.....	56 12 0	48 4 8
36 13 4	0 .....	56 2 0	47 10 8	39 8 0	.....	61 0 0	49 12 0	49 12 0
38 8 0	0 .....	59 12 0	48 12 0	47 11 0	78 8 0	58 11 0	49 3 0	49 3 0
36 14 0	0 .....	57 13 0	48 13 0	38 2 0	75 12 0	57 0 0	48 0 0	48 0 0
37 6 0	74 8 0	56 0 0	47 2 0	38 2 0	83 2 0	57 8 0	48 14 8	48 14 8
37 3 4	0 .....	66 11 4	48 2 8	40 6 0	81 9 0	61 6 0	52 0 0	52 0 0
39 4 0	80 1 0	60 2 0	50 13 0	52 8 0	12 12 0	83 4 0	63 8 0	63 8 0
41 8 0	81 12 0	62 0 0	52 8 0	.....	.....	.....	.....	.....

**ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.**

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 38 next Birthday.				Age 39 next Birthday.			
	PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		By 10 Payments.		By 15 Payments.	
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	By 20 Payments.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
39 12 0	79 12 0	59 10 0	49 14 0	41 0 0	81 2 0	60 10 0	60 14 0	60 14 0
41 6 0	80 4 0	61 2 0	52 0 0	42 6 0	81 8 0	62 2 0	52 14 0	52 14 0
34 6 0	66 1 0	50 1 0	42 8 0	35 8 0	67 6 0	51 3 0	43 8 0	43 8 0
37 4 0	73 3 0	55 7 0	47 1 0	38 2 0	74 4 0	56 3 0	47 12 0	47 12 0
41 4 0	0	.....	.....	42 1 0	0	.....	.....	.....
40 13 0	0	.....	.....	41 13 0	0	.....	.....	.....
39 5 4	75 13 4	58 8 0	50 0 8	40 4 0	77 2 0	59 7 4	59 14 4	59 14 4
42 4 0	78 15 3	60 6 5	51 11 3	43 8 9	80 7 3	61 9 7	52 13 7	52 13 7
43 9 7	82 14 11	65 4 3	56 1 9	44 14 3	84 8 2	66 9 0	57 4 8	57 4 8
39 4 0	0	.....	59 12 0	49 14 0	60 12 0	50 12 0	50 12 0	50 12 0
40 6 0	0	.....	57 14 0	50 0 0	45 1 0	58 13 0	50 13 0	50 13 0
42 15 0	80 2 0	60 9 0	51 10 0	44 6 0	81 9 0	61 12 0	52 13 0	52 13 0
40 8 0	82 4 0	61 8 0	51 4 0	41 14 0	83 10 0	62 10 0	52 6 0	52 6 0
38 8 0	0	.....	57 8 0	49 0 8	39 8 0	58 6 8	49 14 8	49 14 8
40 12 0	0	.....	62 0 0	50 12 0	42 0 0	51 12 0	51 12 0	51 12 0
38 9 0	0	79 10 0	59 10 0	50 0 0	39 8 0	80 12 0	60 8 0	50 13 0
39 0 8	0	77 4 0	58 0 0	49 0 0	39 12 0	78 12 0	59 4 0	50 0 0
39 0 8	0	.....	58 5 4	49 11 4	40 0 8	50 8 8	50 8 8	50 8 8
41 9 0	0	83 1 0	62 9 0	53 3 0	42 12 0	84 9 0	63 14 0	64 7 0
43 12 0	0	84 8 0	64 4 0	64 8 0	45 4 0	86 0 0	65 4 0	55 12 0

## ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 40 next Birthday.										Age 41 next Birthday.											
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.					PREMIUMS PAYABLE.					PREMIUMS PAYABLE.						
	Through- out Life.	By 10 Payments.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Through- out Life.	By 15 Payments.	Rs. A. P.	Rs. A. P.	Rs. A. P.	By 10 Payments.	Rs. A. P.	By 15 Payments.	By 20 Payments.								
13	City of Glasgow ...	42	4	0	82	8	0	61	12	0	51	14	0	43	12	0	83	14	0	63	2	0
	Commercial Union ...	43	8	0	82	12	0	63	4	0	53	14	0	44	10	0	84	2	0	64	6	0
	Empire of India ...	36	11	0	68	12	0	52	5	0	44	9	0	38	0	0	70	3	0	53	8	0
	Gresham ...	39	2	0	75	5	0	57	2	0	48	10	0	40	3	0	76	7	0	58	0	0
	Law Union and Crown ...	43	4	0	12	0	0	.....	.....	.....	44	8	0	43	12	0	79	8	0	61	3	4
	Liverpool & London & Globe ...	42	2	8	78	5	4	60	8	0	51	10	8	42	2	0	83	9	7	64	4	9
	London and Lancashire ...	41	15	3	82	0	0	62	14	5	54	0	9	46	5	7	87	13	9	69	5	7
	Manufacturers of Canada ...	44	4	2	86	2	5	67	14	9	58	8	8	47	11	2	87	13	9	59	13	9
	New York ...	46	4	2	6	0	0	61	12	0	51	12	0	42	10	0	.....	.....	.....	63	0	0
	North British and Mercantile ...	41	6	0	.....	.....	.....	.....	.....	.....	44	8	0	43	5	0	.....	.....	.....	63	14	0
	Northern ...	42	5	0	.....	.....	.....	59	13	0	51	11	0	43	5	0	.....	.....	.....	60	11	0
	Oriental ...	45	14	0	83	0	0	63	1	0	54	0	0	44	12	0	84	8	0	64	6	0
	Pelican and British Empire ...	43	4	0	85	0	0	63	12	0	53	8	0	44	12	0	86	6	0	65	0	0
	Provident ...	40	8	0	.....	.....	.....	59	4	0	50	12	0	41	8	8	.....	.....	.....	60	2	0
	Royal ...	43	4	0	64	0	0	64	12	0	53	0	0	41	8	0	66	8	0	54	4	0
	Royal Exchange ...	40	7	0	82	0	0	61	8	0	51	10	0	41	8	0	83	4	0	62	8	0
	Scottish Amicable ...	40	10	0	80	4	0	60	8	0	51	4	0	42	2	0	82	0	0	61	12	0
	Standard ...	41	0	8	60	0	8	51	6	8	42	1	4	42	1	4	60	14	8	52	4	8
	Star ...	44	4	0	86	2	0	65	3	0	55	11	0	45	12	0	87	11	0	66	11	0
	Sun of Canada ...	46	8	0	87	8	0	66	8	0	66	12	0	.....	.....	.....	89	0	0	67	12	0

**ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.**

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 42 next Birthday.						Age 43 next Birthday.					
	PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			Through-out Life.			Through-out Life.		
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow .....	45 4 0	85 6 0	64 8 0	54 6 0	46 12 0	86 14 0	65 14 0	55 10 0	65 14 0	65 14 0	65 14 0	65 14 0
Commercial Union .....	45 14 0	85 8 0	65 10 0	56 2 0	47 2 0	87 0 0	67 0 0	67 0 0	67 0 0	67 0 0	67 0 0	67 0 0
Empire of India .....	39 6 0	71 11 0	54 12 0	50 .....	40 13 0	73 4 0	56 1 0	56 1 0	56 1 0	56 1 0	56 1 0	56 1 0
Gresham .....	41 5 0	77 11 0	59 1 0	50 7 0	42 8 0	78 13 0	60 1 0	60 1 0	60 1 0	60 1 0	60 1 0	60 1 0
Law Union and Crown .....	45 12 0	.....	.....	.....	47 0 0	.....	.....	.....	.....	.....	.....	.....
Liverpool & London & Globe .....	44 12 0	.....	.....	.....	45 13 0	.....	.....	.....	.....	.....	.....	.....
London and Lancashire .....	43 1 4	80 9 4	62 0 8	53 3 4	44 0 8	81 10 8	62 14 0	53 15 4	53 15 4	53 15 4	53 15 4	53 15 4
Manufacturers of Canada .....	47 14 5	85 4 9	65 10 5	56 9 7	49 8 0	87 0 9	67 0 9	58 0 0	58 0 0	58 0 0	58 0 0	58 0 0
New York .....	49 3 10	89 10 3	70 13 5	61 4 0	50 14 1	91 8 0	72 6 9	62 11 6	62 11 6	62 11 6	62 11 6	62 11 6
North British and Mercantile .....	43 12 0	.....	64 6 0	54 2 0	45 2 0	.....	.....	65 12 0	55 6 0	55 6 0	55 6 0	55 6 0
Northern .....	44 7 0	.....	61 13 0	53 9 0	45 10 0	.....	.....	62 13 0	54 9 0	54 9 0	54 9 0	54 9 0
Oriental .....	46 4 0	86 1 0	65 11 0	56 0 0	47 14 0	87 11 0	67 3 0	.....	.....	.....	.....	.....
Pelican and British Empire .....	42 10 8	.....	66 4 0	56 0 0	47 14 0	89 6 0	67 10 0	57 4 0	57 4 0	57 4 0	57 4 0	57 4 0
Provident .....	46 4 0	87 14 0	61 2 0	52 9 4	43 15 4	.....	62 4 0	53 12 0	53 12 0	53 12 0	53 12 0	53 12 0
Royal .....	42 9 0	84 8 0	63 8 0	53 12 0	48 0 0	.....	70 0 0	57 4 0	57 4 0	57 4 0	57 4 0	57 4 0
Royal Exchange .....	42 9 0	83 12 0	63 4 0	53 12 0	43 11 0	85 12 0	64 9 0	54 6 0	54 6 0	54 6 0	54 6 0	54 6 0
Scottish Amicable .....	43 2 8	89 5 0	61 13 4	53 3 4	44 4 8	85 8 0	64 12 0	55 0 0	55 0 0	55 0 0	55 0 0	55 0 0
Standard .....	47 7 0	90 12 0	68 2 0	58 9 0	49 4 0	91 0 0	62 12 0	54 2 8	54 2 8	54 2 8	54 2 8	54 2 8
Star .....	.. ..	.. ..	69 4 0	.....	.....	92 4 0	60 1 0	60 1 0	60 1 0	60 1 0	60 1 0	60 1 0
Sum of Canada .....	.. ..	.. ..	90 12 0	0	.....	.....	70 8 0	0	0	0	0	0

# ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 44 next Birthday.				Age 45 next Birthday.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ...	48 4 0	88 6 0	67 6 0	57 0 0	49 14 0	90 0 0	69 0 0	58 0 0	58 8 0	58 0 0	58 0 0	58 0 0
Commercial Union ...	48 8 0	88 10 0	68 6 0	58 14 0	50 0 0	90 4 0	69 12 0	60 6 0	58 8 0	58 0 0	58 0 0	58 0 0
Empire of India ...	42 5 0	74 13 0	57 6 0	43 14 0	76 7 0	53 12 0	53 12 0	53 12 0	60 6 0	60 6 0	60 6 0	60 6 0
Gresham ...	43 12 0	80 4 0	61 3 0	52 7 0	45 2 0	81 10 0	62 6 0	53 10 0	53 10 0	53 10 0	53 10 0	53 10 0
15 Law Union and Crown ...	48 4 0	.....	.....	49 10 0	.....	.....	.....	.....	.....	.....	.....	.....
Liverpool & London & Globe ...	46 14 0	82 12 0	63 12 0	54 12 8	46 3 4	83 13 4	64 10 0	55 11 4	55 11 4	55 11 4	55 11 4	55 11 4
London and Lancashire ...	45 1 4	82 12 0	63 12 0	54 12 8	46 3 4	83 13 4	64 10 0	55 11 4	55 11 4	55 11 4	55 11 4	55 11 4
Manufacturers of Canada ...	51 3 3	88 13 7	68 9 7	59 8 0	53 0 9	90 11 3	70 4 0	61 0 9	61 0 9	61 0 9	61 0 9	61 0 9
New York ...	52 9 7	93 6 11	74 1 0	64 4 4	54 7 0	95 7 4	75 12 10	65 14 7	65 14 7	65 14 7	65 14 7	65 14 7
North British and Mercantile ...	46 10 0	.....	67 2 0	56 10 0	48 7 0	.....	68 8 0	58 0 0	58 0 0	58 0 0	58 0 0	58 0 0
Northern ...	46 13 0	.....	63 15 0	55 9 0	48 1 0	.....	65 1 0	56 9 0	56 9 0	56 9 0	56 9 0	56 9 0
Oriental ...	49 6 0	89 6 0	68 11 0	58 12 0	51 6 0	91 2 0	70 4 0	60 4 0	60 4 0	60 4 0	60 4 0	60 4 0
Pelican and British Empire ...	49 8 0	91 0 0	69 0 0	58 12 0	51 6 0	92 10 0	70 8 0	60 4 0	60 4 0	60 4 0	60 4 0	60 4 0
Provident ...	45 4 8	.....	63 6 8	54 15 4	46 10 8	.....	64 10 8	56 3 4	56 3 4	56 3 4	56 3 4	56 3 4
Royal ...	49 12 0	.....	71 12 0	58 12 0	51 8 0	.....	73 8 0	60 8 0	60 8 0	60 8 0	60 8 0	60 8 0
Royal Exchange ...	44 14 0	87 2 0	65 11 0	55 6 0	46 1 0	88 8 0	66 13 0	56 6 0	56 6 0	56 6 0	56 6 0	56 6 0
Scottish Amicable ...	46 8 0	87 4 0	66 4 0	56 8 0	48 2 0	89 0 0	67 12 0	58 0 0	58 0 0	58 0 0	58 0 0	58 0 0
Standard ...	45 8 0	.....	63 11 4	55 3 4	46 12 0	94 11 4	64 11 4	56 4 8	56 4 8	56 4 8	56 4 8	56 4 8
Star ...	51 5 0	92 13 0	71 4 0	61 11 0	53 7 0	94 10 0	72 13 0	63 5 0	63 5 0	63 5 0	63 5 0	63 5 0
Sun of Canada ...	49 0 0	72 0 0	.....	.....	95 12 0	73 12 0	.....	.....	.....	.....	.....	.....

## ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 46 next Birthday.						Age 47 next Birthday.					
	PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.		
Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.
City of Glasgow ...	Rs. A. P. 51	Rs. A. P. 8	Rs. A. P. 0	Rs. A. P. 51	Rs. A. P. 8	Rs. A. P. 0	Rs. A. P. 53	Rs. A. P. 4	Rs. A. P. 0	Rs. A. P. 79	Rs. A. P. 14	Rs. A. P. 0
Commercial Union ...	... 51	... 8	... 0	... 78	... 2	... 0	... 63	... 9	... 0	... 48	... 0	... 84
Empire of India ...	... 46	... 9	... 0	... 83	... 0	... 0	... 54	... 12	... 0	... 53	... 2	... 0
Gresham ...	... 51	... 6	... 0	... 51	... 6	... 0	... 51	... 12	... 0	... 50	... 10	... 0
Law Union and Crown ...	... 49	... 5	... 0	... 47	... 6	... 8	... 65	... 9	... 4	... 53	... 12	... 8
Liverpool & London & Globe ...	... 55	... 0	... 0	... 92	... 10	... 5	... 71	... 14	... 5	... 62	... 1	... 3
London and Lancashire ...	... 56	... 6	... 5	... 97	... 9	... 3	... 77	... 10	... 1	... 67	... 10	... 5
Manufacturers of Canada ...	... 49	... 14	... 0	... 49	... 14	... 0	... 70	... 2	... 0	... 51	... 10	... 0
New York ...	... 49	... 6	... 0	... 92	... 14	... 0	... 66	... 3	... 0	... 57	... 11	... 0
North British and Mercantile ...	... 53	... 6	... 0	... 94	... 6	... 0	... 72	... 2	... 0	... 50	... 12	... 0
Northern ...	... 48	... 3	... 4	... 65	... 13	... 4	... 65	... 13	... 4	... 49	... 14	... 0
Oriental ...	... 47	... 4	... 0	... 89	... 15	... 0	... 68	... 0	... 0	... 57	... 7	... 0
Pelican and British Empire ...	... 49	... 12	... 0	... 90	... 12	... 0	... 69	... 4	... 0	... 59	... 8	... 0
Provident ...	... 48	... 6	... 8	... 66	... 2	... 0	... 66	... 2	... 0	... 50	... 3	... 4
Royal ...	... 47	... 4	... 0	... 97	... 12	... 0	... 97	... 12	... 0	... 99	... 12	... 0
Royal Exchange ...	... 49	... 12	... 0	... 90	... 12	... 0	... 69	... 4	... 0	... 92	... 8	... 0
Scottish Amicable ...	... 48	... 6	... 8	... 66	... 2	... 0	... 66	... 2	... 0	... 67	... 10	... 0
Standard ...	... 48	... 6	... 0	... 97	... 12	... 0	... 97	... 12	... 0	... 99	... 12	... 0
Star ...	... 48	... 6	... 0	... 97	... 12	... 0	... 97	... 12	... 0	... 99	... 12	... 0
Sun of Canada ...	... 48	... 6	... 0	... 97	... 12	... 0	... 97	... 12	... 0	... 99	... 12	... 0

# ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 48 next Birthday.						Age 49 next Birthday.					
	PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.		
Rs. A. P.	By 10 Payments.	By 15 Payments.	Rs. A. P.	By 10 Payments.	By 15 Payments.	Rs. A. P.	By 10 Payments.	By 15 Payments.	Rs. A. P.	By 10 Payments.	By 15 Payments.	Rs. A. P.
City of Glasgow ...	55 0 0	81 12 0	66 2 0	57 4 0	51 5 0	56 14 0	83 11 0	87 9 0	67 9 0	68 11 0	68 11 0	68 11 0
Commercial Union ...	49 9 0	85 14 0	75 8 9	66 4 9	61 8 9	53 13 0	89 3 4	99 0 0	77 9 7	77 9 7	77 9 7	77 9 7
Gresham ...	54 14 0	87 10 0	67 13 4	58 14 8	51 11 4	56 12 0	89 3 4	99 0 0	77 9 7	77 9 7	77 9 7	77 9 7
Law Union and Crown ...	52 2 0	96 13 7	75 8 9	66 4 9	61 8 9	53 13 0	89 3 4	99 0 0	77 9 7	77 9 7	77 9 7	77 9 7
Liverpool & London & Globe ...	50 2 0	96 13 7	75 8 9	66 4 9	61 8 9	53 13 0	89 3 4	99 0 0	77 9 7	77 9 7	77 9 7	77 9 7
London and Lancashire ...	59 4 0	102 1 11	81 9 7	71 7 6	63 1 3	104 9 1	83 12 2	83 12 2	73 9 1	73 9 1	73 9 1	73 9 1
Manufacturers of Canada ...	60 11 4	102 1 11	81 9 7	71 7 6	63 1 3	104 9 1	83 12 2	83 12 2	73 9 1	73 9 1	73 9 1	73 9 1
New York ...	53 8 0	73 4 0	60 0 0	55 8 0	55 8 0	53 13 0	75 0 0	75 0 0	73 9 1	73 9 1	73 9 1	73 9 1
North British and Mercantile ...	52 3 0	68 9 0	60 0 0	53 13 0	53 13 0	53 13 0	69 15 0	69 15 0	61 5 0	61 5 0	61 5 0	61 5 0
Northern ...	57 10 0	98 0 0	75 8 0	60 0 0	60 0 0	60 0 0	98 12 0	100 0 0	77 8 0	77 8 0	77 8 0	77 8 0
Oriental ...	51 10 0	68 8 0	60 0 0	53 8 0	53 8 0	53 8 0	69 15 4	69 15 4	69 15 4	69 15 4	69 15 4	69 15 4
Pelican and British Empire ...	49 15 0	92 15 0	70 8 0	59 10 0	51 7 0	55 2 0	94 8 0	96 0 0	73 12 0	73 12 0	73 12 0	73 12 0
Provident ...	53 4 0	94 4 0	72 4 0	62 8 0	55 2 0	54 2 0	94 8 0	96 0 0	73 12 0	73 12 0	73 12 0	73 12 0
Royal ...	52 2 0	69 2 8	60 0 0	53 13 0	53 13 0	53 13 0	70 12 8	70 12 8	64 0 0	64 0 0	64 0 0	64 0 0
Royal Exchange ...	101 12 0	101 12 0	101 12 0	101 12 0	101 12 0	101 12 0	103 12 0	103 12 0	103 12 0	103 12 0	103 12 0	103 12 0
Scottish Amicable ...	...	...	...	...	...	...	...	...	...	...	...	...
Standard ...	...	...	...	...	...	...	...	...	...	...	...	...
Star ...	...	...	...	...	...	...	...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...	...	...	...	...	...	...	...

**ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS**  
*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 50 next Birthday.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	PREMIUMS PAYABLE.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	58 14 0	85 11 0	90 4 0	69 1 0	60 4 0
Empire of India ...	...	...	...	...	...
Gresham ...	63 1 0	89 4 0	93 1 0	70 13 4	61 12 0
Law Union and Crown ...	58 10 0	85 11 0	90 15 4	70 13 4	61 12 0
Liverpool & London & Globe ...	55 10 0	85 11 0	90 15 4	70 13 4	61 12 0
London and Lancashire ...	53 6 8	90 15 4	70 13 4	61 12 0	61 12 0
Manufacturers of Canada ...	64 0 9	101 4 9	79 10 5	70 6 5	61 12 0
New York ...	65 9 7	107 1 9	86 0 6	76 12 8	61 12 0
North British and Mercantile ...	57 10 0	85 11 0	90 15 4	70 13 4	61 12 0
Northern ...	55 7 0	100 14 0	76 10 0	62 10 0	61 12 0
Oriental ...	...	...	...	...	...
Pelican and British Empire ...	62 6 0	102 0 0	79 8 0	62 10 0	61 12 0
Provident ...	55 9 4	85 11 0	71 9 4	55 9 4	55 9 4
Royal ...	...	...	...	...	...
Royal Exchange ...	63 1 0	96 3 0	73 4 0	62 1 0	62 1 0
Scottish Amicable ...	57 8 0	98 0 0	75 4 0	65 8 0	65 8 0
Standard ...	66 4 0	106 0 0	72 7 4	66 4 0	66 4 0
Star ...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...

# ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 20 next Birthday.				Age 21 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
24 0 0	24 0 0	24 0 0	24 0 0	24 4 0	24 4 0	24 4 0	24 4 0	
25 0 0	25 0 0	25 0 0	25 0 0	25 6 0	25 6 0	25 6 0	25 6 0	
25 2 0	25 2 0	25 2 0	25 2 0	25 9 0	25 9 0	25 9 0	25 9 0	
24 14 0	24 14 0	24 14 0	24 14 0	25 7 0	25 7 0	25 7 0	25 7 0	
26 3 0	26 3 0	26 3 0	26 3 0	26 9 0	26 9 0	26 9 0	26 9 0	
25 2 8	25 2 8	25 2 8	25 2 8	25 4 0	25 4 0	25 4 0	25 4 0	
25 8 0	25 8 0	25 8 0	25 8 0	25 9 0	25 9 0	25 9 0	25 9 0	
25 9 4	25 9 4	25 9 4	25 9 4	25 12 0	25 12 0	25 12 0	25 12 0	
25 12 0	25 12 0	25 12 0	25 12 0	25 9 4	25 9 4	25 9 4	25 9 4	
21 12 0	21 12 0	21 12 0	21 12 0	21 14 0	21 14 0	21 14 0	21 14 0	
23 10 0	23 10 0	23 13 0	23 13 0	23 15 0	23 15 0	23 15 0	23 15 0	
21 6 0	21 6 0	21 6 0	21 6 0	23 10 0	23 10 0	23 10 0	23 10 0	
21 12 0	21 12 0	21 12 0	21 12 0	23 7 0	23 7 0	23 7 0	23 7 0	
22 5 0	22 5 0	22 5 0	22 5 0	23 0 0	23 0 0	23 0 0	23 0 0	
22 0 0	22 0 0	22 0 0	22 0 0	23 5 0	23 5 0	23 5 0	23 5 0	
26 5 0	26 5 0	26 5 0	26 5 0	24 10 0	24 10 0	24 10 0	24 10 0	
				24 9 0	24 9 0	24 9 0	24 9 0	
				26 12 0	26 12 0	26 12 0	26 12 0	
				26 9 0	26 9 0	26 9 0	26 9 0	
				27 2 0	27 2 0	27 2 0	27 2 0	
				27 9 0	27 9 0	27 9 0	27 9 0	
				28 6 0	28 6 0	28 6 0	28 6 0	
				28 12 0	28 12 0	28 12 0	28 12 0	
				28 18 0	28 18 0	28 18 0	28 18 0	
				29 6 0	29 6 0	29 6 0	29 6 0	
				29 12 0	29 12 0	29 12 0	29 12 0	
				29 18 0	29 18 0	29 18 0	29 18 0	
				30 6 0	30 6 0	30 6 0	30 6 0	
				30 12 0	30 12 0	30 12 0	30 12 0	
				30 18 0	30 18 0	30 18 0	30 18 0	
				31 6 0	31 6 0	31 6 0	31 6 0	
				31 12 0	31 12 0	31 12 0	31 12 0	
				31 18 0	31 18 0	31 18 0	31 18 0	
				32 6 0	32 6 0	32 6 0	32 6 0	
				32 12 0	32 12 0	32 12 0	32 12 0	
				32 18 0	32 18 0	32 18 0	32 18 0	
				33 6 0	33 6 0	33 6 0	33 6 0	
				33 12 0	33 12 0	33 12 0	33 12 0	
				33 18 0	33 18 0	33 18 0	33 18 0	
				34 6 0	34 6 0	34 6 0	34 6 0	
				34 12 0	34 12 0	34 12 0	34 12 0	
				34 18 0	34 18 0	34 18 0	34 18 0	
				35 6 0	35 6 0	35 6 0	35 6 0	
				35 12 0	35 12 0	35 12 0	35 12 0	
				35 18 0	35 18 0	35 18 0	35 18 0	

**ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.**

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 22 next Birthday.						Age 23 next Birthday.					
	PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			PREMIUMS PAYABLE.		
Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	24 10 0	64 8 0	40 8 0	33 6 0	24 14 0	55 2 0	41 0 0	33 14 0	55 2 0	24 14 0	55 2 0	33 14 0
Commercial Union	25 14 0	56 10 0	42 12 0	36 0 0	26 6 0	57 4 0	43 4 0	36 8 0	57 4 0	26 6 0	57 4 0	36 8 0
Empire of India	...	...	...	...	...	...	...	...	...	...	...	...
Gresham	25 13 0	57 11 0	43 3 0	36 4 0	26 4 0	58 4 0	43 10 0	36 10 0	26 4 0	27 6 0	58 4 0	43 10 0
Law Union and Crown	25 12 0	55 12 0	41 11 4	35 10 0	26 7 4	54 13 4	42 5 4	36 4 8	54 13 4	26 7 4	54 13 4	42 5 4
Liverpool & London & Globe	26 15 0	54 0 0	41 11 4	35 10 0	26 7 4	54 13 4	42 5 4	36 4 8	54 13 4	26 7 4	54 13 4	42 5 4
London and Lancashire	26 0 8	54 0 0	41 11 4	35 10 0	26 7 4	54 13 4	42 5 4	36 4 8	54 13 4	26 7 4	54 13 4	42 5 4
Manufacturers of Canada	...	...	...	...	...	...	...	...	...	...	...	...
New York	22 12 0	39 2 0	32 12 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0
North British and Mercantile	22 12 0	39 2 0	32 12 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0
Northern	27 9 0	41 14 0	36 5 0	27 14 0	27 14 0	42 3 0	42 3 0	42 3 0	42 3 0	42 3 0	42 3 0	42 3 0
Oriental	24 11 0	55 6 0	41 2 0	34 4 0	34 4 0	56 4 0	41 12 0	36 9 0	56 4 0	41 12 0	36 9 0	36 9 0
Pelican and British Empire	22 6 0	55 4 0	40 10 0	33 0 0	22 14 0	56 2 0	41 4 0	34 13 0	56 2 0	41 4 0	34 13 0	34 13 0
Provident	...	...	...	...	...	...	...	...	...	...	...	...
Royal	22 12 0	40 12 0	37 12 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0	23 4 0
Royal Exchange	23 1 0	53 9 0	39 14 0	33 4 0	23 8 0	54 6 0	40 8 0	33 12 0	23 8 0	40 8 0	33 12 0	33 12 0
Scottish Amicable	22 12 0	58 0 0	42 15 0	35 11 0	27 11 0	58 15 0	40 6 0	33 12 0	27 11 0	58 15 0	40 6 0	33 12 0
Standard	27 3 0	58 0 0	42 15 0	35 11 0	27 11 0	58 15 0	40 6 0	33 12 0	27 11 0	58 15 0	40 6 0	33 12 0
Star	...	...	...	...	...	...	...	...	...	...	...	...
Sun of Canada	...	...	...	...	...	...	...	...	...	...	...	...

**ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.**

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 24 next Birthday.					Age 25 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
Through-out Life.	Rs. A. P. By 10 Payments.	Rs. A. P. By 15 Payments.	Rs. A. P. By 20 Payments.	Through-out Life.	Rs. A. P. By 10 Payments.	Rs. A. P. By 15 Payments.	Rs. A. P. By 20 Payments.	Rs. A. P. By 10 Payments.	Rs. A. P. By 15 Payments.	Rs. A. P. By 20 Payments.
City of Glasgow ...	25 6 0	56 0 0	41 10 0	34 6 0	25 12 0	56 12 0	42 4 0	34 14 0	34 14 0	34 14 0
Commercial Union ...	26 14 0	57 14 0	43 12 0	36 14 0	27 8 0	58 8 0	44 4 0	37 6 0	37 6 0	37 6 0
Empire of India ...	26 ...	58 14 0	44 2 0	37 1 0	27 ...	59 8 0	44 10 0	37 8 0	37 8 0	37 8 0
Gresham ...	26 11 0	58 14 0	44 2 0	37 1 0	27 2 0	59 8 0	44 10 0	37 8 0	37 8 0	37 8 0
Law Union and Crown ...	26 12 0	58 14 0	44 2 0	37 1 0	27 4 0	59 8 0	44 10 0	37 8 0	37 8 0	37 8 0
Liverpool & London & Globe ...	27 13 0	55 11 4	43 0 0	36 15 4	28 4 0	56 10 0	43 10 8	37 6 0	37 6 0	37 6 0
London and Lancashire ...	26 15 4	55 11 4	43 0 0	36 15 4	27 7 4	56 10 0	43 10 8	37 6 0	37 6 0	37 6 0
Manufacturers of Canada ...	28 14 0	40 6 0	33 12 0	24 6 0	28 9 0	35 9 0	41 0 0	34 4 0	34 4 0	34 4 0
New York ...	28 3 0	42 9 0	36 15 0	28 9 0	28 9 0	35 9 0	42 15 0	37 4 0	37 4 0	37 4 0
Northern ...	25 15 0	57 1 0	42 6 0	35 6 0	26 9 0	57 15 0	43 1 0	36 0 0	36 0 0	36 0 0
Oriental ...	28 6 0	57 0 0	41 14 0	34 2 0	24 0 0	57 14 0	42 8 0	34 12 0	34 12 0	34 12 0
Paleian and British Empire ...	23 6 0	55 4 0	41 12 0	34 4 0	24 8 0	56 4 0	42 12 0	35 0 0	35 0 0	35 0 0
Provident ...	23 12 0	55 4 0	41 3 0	34 5 0	24 11 0	56 4 0	42 0 0	35 0 0	35 0 0	35 0 0
Royal ...	24 1 0	59 13 0	40 15 4	34 4 0	24 6 0	60 13 0	45 1 0	37 9 0	37 9 0	37 9 0
Royal Exchange ...	23 12 8	59 13 0	40 15 4	34 4 0	24 6 0	60 13 0	45 1 0	37 9 0	37 9 0	37 9 0
Scottish Amicable ...	28 2 0	59 13 0	44 5 0	36 14 0	28 10 0	60 13 0	45 1 0	37 9 0	37 9 0	37 9 0
Standard ...	23 12 8	59 13 0	44 5 0	36 14 0	28 10 0	60 13 0	45 1 0	37 9 0	37 9 0	37 9 0
Star ...	28 2 0	59 13 0	44 5 0	36 14 0	28 10 0	60 13 0	45 1 0	37 9 0	37 9 0	37 9 0
Sun of Canada ...	28 2 0	59 13 0	44 5 0	36 14 0	28 10 0	60 13 0	45 1 0	37 9 0	37 9 0	37 9 0

## ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

*Annual Rate per each Rs. 1,000.*

## ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Name of Company.	Age 28 next Birthday.					Age 29 next Birthday.					
	PREMIUMS PAYABLE.		PREMIUMS PAYABLE.			Through-out Life.		Through-out Life.			PREMIUMS PAYABLE.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	27 0	59 4	44 2	36 8	27 8	60 2	44 14	37 2	0	37 2	0
Commercial Union	29 4	60 8	45 12	38 10	29 14	61 4	46 6	39 2	0	39 2	0
Empire of India	28 11	61 8	46 3	38 14	29 4	62 6	46 13	39 7	0	39 7	0
Gresham	29 0	60 12	45 12	38 14	29 10	60 5	46 13	39 7	0	39 7	0
Law Union and Crown	29 12	59 7	45 13	39 4	29 11	60 7	46 8	39 13	4	39 13	4
Liverpool & London & Globe	29 2	59 7	45 13	39 4	29 11	60 7	46 8	39 13	4	39 13	4
London and Lancashire	29 2	59 7	45 13	39 4	29 11	60 7	46 8	39 13	4	39 13	4
Manufacturers of Canada	26 6	43 0	36 2	27 0	27 0	30 5	43 12	36 12	0	36 12	0
New York	29 13	60 12	45 5	38 8	29 8	61 13	46 2	45 1	0	39 0	0
North British and Mercantile	28 11	60 8	44 10	36 8	26 10	61 8	45 6	38 11	0	38 11	0
Northern	25 14	60 8	44 10	36 8	26 10	61 8	45 6	37 2	0	37 2	0
Oriental	26 12	45 4	37 0	27 8	27 8	0	46 0	37 8	0	37 8	0
Pelican and British Empire	26 13	59 14	44 10	37 6	27 9	61 0	45 9	38 3	0	38 3	0
Provident	26 4	43 8	36 8	27 0	27 0	8	44 4	37 3	4	37 3	4
Royal	30 5	63 9	47 4	39 8	30 13	64 7	45 0	40 3	0	40 3	0
Royal Exchange	26 13	59 14	44 10	37 6	27 9	61 0	45 9	38 3	0	38 3	0
Scottish Amicable	26 4	43 8	36 8	27 0	27 0	8	44 4	37 3	4	37 3	4
Standard	26 5	63 9	47 4	39 8	30 13	64 7	45 0	40 3	0	40 3	0
Star	26 5	63 9	47 4	39 8	30 13	64 7	45 0	40 3	0	40 3	0
Sun of Canada	26 5	63 9	47 4	39 8	30 13	64 7	45 0	40 3	0	40 3	0

**ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.**  
*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 30 next Birthday.				Age 31 next Birthday.				
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.				
	Rs. A. P. Through- out Life.	Rs. A. P. By 10 Payments.	Rs. A. P. By 15 Payments.	Rs. A. P. By 20 Payments.		Rs. A. P. Through- out Life.	Rs. A. P. By 10 Payments.	Rs. A. P. By 15 Payments.	Rs. A. P. By 20 Payments.
City of Glasgow	28 0 0	61 0 0	45 8 0	37 12 0	28 10 0	62 0 0	46 6 0	38 6 0	38 6 0
Commercial Union	30 8 0	62 2 0	47 0 0	39 12 0	31 2 0	63 0 0	47 12 0	40 6 0	40 6 0
Gresham	29 12 0	63 0 0	47 6 0	39 14 0	30 7 0	63 13 0	48 0 0	40 8 0	40 8 0
Law Union and Crown	30 2 0	61 3 4	47 4 0	40 6 0	30 10 0	62 0 0	47 12 8	40 14 8	40 14 8
Liverpool & London & Globe	30 13 0	61 3 4	47 4 0	40 6 0	31 7 0	62 0 0	47 12 8	40 14 8	40 14 8
London and Lancashire	30 3 4	61 3 4	47 4 0	40 6 0	30 12 0	62 0 0	47 12 8	40 14 8	40 14 8
Manufacturers of Canada	...	...	...	...	...	...	...	...	...
New York	27 10 0	44 8 0	37 6 0	28 6 0	28 6 0	31 7 0	46 15 0	47 12 0	40 20 0
North British and Mercantile	30 14 0	45 11 0	39 9 0	31 4 0	31 4 0	31 8 0	47 12 0	40 30 0	40 30 0
Northern	30 6 0	62 14 0	46 15 0	39 7 0	31 2 0	63 15 0	47 12 0	40 30 0	40 30 0
Oriental	27 6 0	62 8 0	46 2 0	37 12 0	28 2 0	63 8 0	47 12 0	40 30 0	40 30 0
Pelican and British Empire	28 4 0	47 0 0	38 4 0	29 0 0	29 0 0	31 4 0	48 0 0	39 0 0	39 0 0
Provident	28 7 0	62 2 0	46 7 0	38 14 0	29 5 0	63 4 0	47 4 0	39 8 0	39 8 0
Royal	27 13 4	45 1 4	37 14 8	28 7 4	28 7 4	31 14 0	45 10 8	38 7 4	38 7 4
Royal Exchange	31 5 0	65 7 0	48 13 0	40 15 0	31 14 0	66 9 0	49 11 0	41 11 0	41 11 0
Scottish Amicable	...	...	...	...	...	...	...	...	...
Standard	...	...	...	...	...	...	...	...	...
Star	...	...	...	...	...	...	...	...	...
Sun of Canada	...	...	...	...	...	...	...	...	...

# ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 32 next Birthday.					Age 33 next Birthday.					PREMIUMS PAYABLE.					
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 20 Payments.	
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
29 4 0	63 0 0	47 4 0	39 0 0	29 14 0	64 2 0	48 2 0	39 12 0	39 12 0	63 12 0	63 12 0	63 12 0	63 12 0	63 12 0	63 12 0	63 12 0	63 12 0
31 12 0	63 14 0	48 8 0	41 0 0	32 8 0	64 14 0	49 4 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0
31 1 0	64 10 0	48 10 0	41 1 0	31 13 0	65 9 0	49 6 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0
31 4 0	62 1 0	48 1 0	41 1 0	31 14 0	65 9 0	49 6 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0
32 1 0	62 13 4	48 7 4	41 7 4	32 11 0	65 9 0	49 6 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0	41 11 0
31 5 4	62 13 4	48 7 4	41 7 4	31 15 4	63 12 0	49 2 8	42 0 0	42 0 0	42 0 0	42 0 0	42 0 0	42 0 0	42 0 0	42 0 0	42 0 0	42 0 0
City of Glasgow	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Commercial Union	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Empire of India	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gresham	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Law Union and Crown	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liverpool & London & Globe	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
London and Lancashire	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Manufacturers of Canada	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
New York	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
North British and Mercantile	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Northern	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Oriental	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Pelican and British Empire	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Provident	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Royal	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Royal Exchange	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Scottish Amicable	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Standard	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Star	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sum of Canada	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 34 next Birthday.			Age 35 next Birthday.			PREMIUMS PAYABLE.		
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	30 8 0	65 4 0	49 0 0	40 8 0	31 8 0	66 6 0	66 6 0	49 14 0	41 4 0
Empire of India	33 4 0	65 14 0	50 0 0	42 8 0	34 0 0	67 0 0	50 14 0	43 4 0	
Gresham	32 7 0	66 6 0	50 0 0	42 4 0	33 3 0	67 5 0	50 12 0	42 15 0	
Law Union and Crown	32 8 0	66 6 0	50 0 0	42 4 0	33 4 0	67 5 0	50 12 0	42 15 0	
Liverpool & London & Globe	32 6 0	64 11 4	49 14 8	42 11 4	34 1 0	68 10 0	51 9 0	43 11 0	
London and Lancashire	32 10 0	64 11 4	49 14 8	42 11 4	33 4 8	65 12 0	50 11 4	43 5 4	
Manufacturers of Canada	32 10 0	64 11 4	49 14 8	42 11 4	33 4 8	65 12 0	50 11 4	43 5 4	
New York	30 8 0	66 6 0	50 0 0	42 4 0	33 4 0	68 10 0	51 9 0	43 11 0	
North British and Mercantile	33 5 0	67 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	
Northern	34 3 0	67 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	
Oriental	31 0 0	67 0 0	49 12 0	41 0 0	32 0 0	68 4 0	50 12 0	41 14 0	
Pelican and British Empire	32 0 0	66 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	
Provident	32 0 0	66 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	
Royal	32 0 0	66 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	
Royal Exchange	31 6 0	66 4 0	49 10 0	41 7 0	32 1 0	67 4 0	50 7 0	42 12 0	
Scottish Amicable	30 8 0	69 13 0	52 6 0	44 3 0	34 11 0	71 1 0	53 6 0	45 1 0	
Standard	33 12 0	69 13 0	52 6 0	44 3 0	34 11 0	71 1 0	53 6 0	45 1 0	
Star	32 0 0	66 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	
Sun of Canada	32 0 0	66 6 0	50 9 0	42 12 0	35 4 0	68 10 0	51 9 0	43 11 0	

**ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.**  
*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 36 next Birthday.					Age 37 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	By 20 Payments.	
City of Glasgow .....	Rs. A. P. 32 8 0	Rs. A. P. 67 10 0	Rs. A. P. 50 12 0	Rs. A. P. 42 0 0	Rs. A. P. 33 8 0	Rs. A. P. 69 0 0	Rs. A. P. 51 10 0	Rs. A. P. 42 14 0	Rs. A. P. 51 10 0	
Commercial Union .....	34 12 0	68 0 0	51 10 0	43 14 0	35 8 0	69 0 0	52 8 0	44 10 0	44 10 0	
Empire of India .....	33 15 0	68 3 0	51 7 0	43 9 0	34 13 0	69 3 0	52 4 0	44 5 0	44 5 0	
Gresham .....	34 0 0	.....	.....	.....	34 12 0	.....	.....	.....	.....	
Law Union and Crown .....	34 13 0	.....	.....	.....	35 9 0	.....	.....	.....	.....	
Liverpool & London & Globe .....	34 0 8	66 13 4	51 8 0	44 0 8	34 13 4	67 15 4	52 5 4	44 11 4	44 11 4	
London and Lancashire .....	34 0 .....	.....	.....	.....	.....	.....	.....	.....	.....	
Manufacturers of Canada .....	32 2 0	.....	.....	.....	.....	.....	.....	.....	.....	
New York .....	34 12 0	.....	49 6 0	41 10 0	33 0 0	.....	50 4 0	42 6 0	42 6 0	
North British and Mercantile .....	36 7 0	69 14 0	49 14 0	43 3 0	35 9 0	.....	50 11 0	43 15 0	43 15 0	
Northern .....	33 0 0	69 8 0	51 12 0	42 14 0	34 2 0	71 4 0	53 12 0	45 11 0	45 11 0	
Oriental .....	34 4 0	.....	.....	.....	36 10 0	37 10 0	70 12 0	52 12 0	43 14 0	
Pelican and British Empire .....	32 12 0	68 4 0	51 4 0	42 12 0	35 8 0	.....	54 8 0	44 12 0	44 12 0	
Praudent .....	32 2 0	.....	.....	.....	33 8 0	33 8 0	52 2 0	43 7 0	43 7 0	
Royal Exchange .....	33 11 0	72 5 0	49 3 4	41 12 0	33 11 0	50 0 0	50 0 0	42 8 0	42 8 0	
Scottish Amicable .....	33 11 0	.....	.....	.....	36 11 0	73 9 0	55 9 0	47 3 0	47 3 0	
Standard .....	33 11 0	.....	.....	.....	.....	.....	.....	.....	.....	
Star .....	33 11 0	.....	.....	.....	.....	.....	.....	.....	.....	
Sun of Canada .....	33 11 0	.....	.....	.....	.....	.....	.....	.....	.....	

**ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.**

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 38 next Birthday.					Age 39 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	By 20 Through- out Life.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ...	34 8 0	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	35 12 0	35 8 0	35 8 0	71 12 0	63 10 0
Commercial Union ...	36 6 0	70 6 0	62 10 0	43 12 0	0	37 6 0	71 6 0	54 8 0	44 12 0	44 12 0
Empire of India ...	...	70 2 0	53 8 0	45 8 0	0	37 6 0	71 6 0	54 8 0	46 6 0	46 6 0
Gresham ...	...	70 2 0	53 1 0	45 1 0	0	36 9 0	71 3 0	53 14 0	45 13 0	45 13 0
Law Union and Crown ...	35 11 0	...	...	...	...	36 9 0	71 3 0	53 14 0	45 13 0	45 13 0
Law Union and Crown & Globe ...	35 10 0	...	...	...	...	36 9 0	71 3 0	53 14 0	45 13 0	45 13 0
Liverpool & London & Globe ...	35 10 0	...	...	...	...	36 9 0	71 3 0	53 14 0	45 13 0	45 13 0
London and Lancashire ...	36 5 0	...	...	...	...	36 6 0	70 0 0	53 14 0	45 13 0	45 13 0
Manufacturers of Canada ...	35 10 0	69 1 4	53 3 4	45 7 4	0	37 3 0	70 4 0	54 1 4	46 3 4	46 3 4
New York ...	...	...	...	...	...	36 7 4	70 4 0	54 1 4	46 3 4	46 3 4
North British and Mercantile ...	33 14 0	...	...	...	...	34 14 0	70 0 0	52 2 0	44 0 0	44 0 0
Northern ...	36 5 0	...	51 2 0	43 2 0	0	34 14 0	70 0 0	52 2 0	44 0 0	44 0 0
Ortental ...	38 15 0	72 10 0	51 8 0	44 11 0	0	37 3 0	70 0 0	52 6 0	45 7 0	45 7 0
Pelican and British Empire ...	35 4 0	72 0 0	54 14 0	46 12 0	0	40 4 0	74 0 0	56 1 0	47 15 0	47 15 0
Provident ...	...	...	53 12 0	44 14 0	0	36 6 0	73 6 0	54 14 0	45 14 0	45 14 0
Royal Exchange ...	36 12 0	...	55 12 0	45 12 0	0	38 0 0	71 8 0	57 0 0	46 12 0	46 12 0
Scottish Amicable ...	34 5 0	70 6 0	53 0 0	44 3 0	0	35 2 0	71 8 0	53 15 0	45 0 0	45 0 0
Standard ...	33 14 0	...	50 13 4	43 4 8	0	34 13 4	76 5 0	51 11 4	44 2 0	44 2 0
Star ...	37 11 0	74 15 0	56 10 0	48 5 0	0	38 13 0	76 5 0	57 13 0	49 7 0	49 7 0
Sun of Canada ...	...	...	...	...	...	...	...	...	...	...

# ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 40 next Birthday.				Age 41 next Birthday			
	PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.	
Through- out Life.	Payments.	By 10 Rs. A. P. Payments.	By 15 Rs. A. P. Payments.	By 20 Rs. A. P. Payments.	Through- out Life. Payments.	By 10 Rs. A. P. Payments.	By 15 Rs. A. P. Payments.	By 20 Rs. A. P. Payments.
City of Glasgow	36 12 0	73 2 0	45 12 0	38 4 0	74 8 0	56 2 0	47 2 0	47 2 0
Commercial Union	38 8 0	72 10 0	55 8 0	47 6 0	39 8 0	73 14 0	56 10 0	48 8 0
Empire of India	37 9 0	72 4 0	54 13 0	46 10 0	38 9 0	73 7 0	55 12 0	47 8 0
Gresham	37 4 0	71 6 8	55 0 8	46 15 4	38 3 4	72 7 4	55 11 4	47 10 8
Law Union and Crown	38 1 0	71 6 8	55 0 8	46 15 4	38 3 4	72 7 4	55 11 4	47 10 8
Liverpool & London & Globe	37 5 4	71 6 8	55 0 8	46 15 4	38 3 4	72 7 4	55 11 4	47 10 8
London and Lancashire	37 5 4	71 6 8	55 0 8	46 15 4	38 3 4	72 7 4	55 11 4	47 10 8
Manufacturers of Canada	35 14 0	75 8 0	53 2 0	45 0 0	37 0 0	54 6 0	46 2 0	46 2 0
New York	38 3 0	74 12 0	53 6 0	46 5 0	39 2 0	54 5 0	47 3 0	47 3 0
North British and Mercantile	35 14 0	75 8 0	57 5 0	49 2 0	37 0 0	77 1 0	58 10 0	47 3 0
Northern	38 3 0	74 12 0	56 0 0	47 0 0	39 2 0	76 4 0	57 4 0	48 2 0
Oriental	41 11 0	75 8 0	57 5 0	49 2 0	37 0 0	77 1 0	58 10 0	47 3 0
Pelican and British Empire	37 12 0	74 12 0	56 0 0	47 0 0	39 2 0	76 4 0	57 4 0	48 2 0
Provident	39 4 0	72 11 0	58 8 0	48 0 0	40 12 0	60 0 0	49 4 0	49 4 0
Royal	36 1 0	72 11 0	54 14 0	45 13 0	37 0 0	73 16 0	55 14 0	46 11 0
Royal Exchange	35 13 4	72 11 0	62 10 0	45 0 0	36 13 4	79 3 0	53 8 8	46 14 8
Scottish Amicable	40 3 0	77 11 0	59 0 0	50 9 0	41 9 0	60 7 0	51 15 0	51 15 0
Standard	35 13 4	72 11 0	62 10 0	45 0 0	36 13 4	79 3 0	53 8 8	46 14 8
Star	35 13 4	72 11 0	62 10 0	45 0 0	36 13 4	79 3 0	53 8 8	46 14 8
Sun of Canada	35 13 4	72 11 0	62 10 0	45 0 0	36 13 4	79 3 0	53 8 8	46 14 8

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 42 next Birthday.				Age 48 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
39 12	0 76 0	0 57 8	0 48 8	0 41 4	0 77 10	0 58 14	0 49 14	
40 8	0 75 6	0 57 14	0 49 10	0 41 12	0 76 14	0 59 2	0 50 12	
39 12	0 74 11	0 56 12	0 48 8	0 40 14	0 75 13	0 57 13	0 49 7	
39 0	0	0	0	0	0	0	0	
39 15	0	0	0	0	0	0	0	
39 1 4	73 7	4	56 7	4	48 5	4	40 7	
38 2	0	0	0	0	0	0	0	
40 3	0	0	0	0	0	0	0	
78 10	0	60 0	0	41 5	0	57 2	0 48 10	
77 12	0	58 8	0	49 6	0	56 7	0 49 2	
42 4	0	0	0	42 2	0	61 8	0 50 10	
75 3	0	56 14	0	47 10	0	59 14	0 50 10	
38 1 0	0	0	0	0	0	0	0	
37 14	8	0	54 8	0	46 13	4	39 0	
43 3 0	0	80 11	0	61 13	0	53 5	0 55 7	
38	30	0	0	0	0	0	0	
Sun of Canada.	0	0	0	0	0	0	0	

## ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFEITS

Annual Rate per each Rs. 1,000.

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.  
*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 46 next Birthday.						Age 47 next Birthday.					
	PREMIUMS PAYABLE.			PREMIUMS PAYABLE.			Through-out Life.			Through-out Life.		
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	By 10 Payments.	By 15 Payments.	By 20 Payments.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	46 0 0	46 0 0	46 0 0	46 0 0	46 0 0	46 0 0	... ...	... ...	... ...	... ...	... ...	... ...
Commercial Union ...	46 0 0	46 0 0	46 0 0	46 0 0	46 0 0	46 0 0	... ...	... ...	... ...	... ...	... ...	... ...
Empire of India ...	44 14 0	44 14 0	44 14 0	44 14 0	44 14 0	44 14 0	52 14 0	52 14 0	52 14 0	47 8 0	47 8 0	47 8 0
Gresham ...	43 4 0	43 4 0	43 4 0	43 4 0	43 4 0	43 4 0	... ...	... ...	... ...	44 8 0	44 8 0	44 8 0
Law Union and Crown ...	43 5 0	43 5 0	43 5 0	43 5 0	43 5 0	43 5 0	... ...	... ...	... ...	45 9 0	45 9 0	45 9 0
Liverpool & London & Globe ...	44 5 0	44 5 0	44 5 0	44 5 0	44 5 0	44 5 0	... ...	... ...	... ...	44 3 4	44 3 4	44 3 4
London and Lancashire ...	43 0 8	43 0 8	43 0 8	43 0 8	43 0 8	43 0 8	59 11 4	59 11 4	59 11 4	51 10 8	51 10 8	51 10 8
Manufacturers of Canada ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	78 10 8	78 10 8	78 10 8
New York ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	60 10 8	60 10 8	60 10 8
North British and Mercantile ...	43 14 0	43 14 0	43 14 0	43 14 0	43 14 0	43 14 0	... ...	... ...	... ...	... ...	... ...	... ...
Northern ...	44 14 0	44 14 0	44 14 0	44 14 0	44 14 0	44 14 0	61 12 0	61 12 0	61 12 0	45 10 0	45 10 0	45 10 0
Oriental ...	... ...	... ...	... ...	... ...	... ...	... ...	59 12 0	59 12 0	59 12 0	46 3 0	46 3 0	46 3 0
Pelican and British Empire ...	47 6 0	47 6 0	47 6 0	47 6 0	47 6 0	47 6 0	85 10 0	85 10 0	85 10 0	87 9 0	87 9 0	87 9 0
Provident ...	... ...	... ...	... ...	... ...	... ...	... ...	84 4 0	84 4 0	84 4 0	86 2 0	86 2 0	86 2 0
Royal ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	66 0 0	66 0 0	66 0 0
Royal Exchange ...	42 11 0	42 11 0	42 11 0	42 11 0	42 11 0	42 11 0	80 11 0	80 11 0	80 11 0	51 11 0	51 11 0	51 11 0
Scottish Amicable Standard ...	43 0 8	43 0 8	43 0 8	43 0 8	43 0 8	43 0 8	61 2 0	61 2 0	61 2 0	44 0 0	44 0 0	44 0 0
Star ...	... ...	... ...	... ...	... ...	... ...	... ...	68 14 8	68 14 8	68 14 8	44 12 8	44 12 8	44 12 8
Sun of Canada ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	... ...	60 6 8	60 6 8	60 6 8

## ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

*Annual Rate per each Rs. 1,000.*

Name of Company.	Age 48 next Birthday.				Age 49 next Birthday.				PREMIUMS PAYABLE.			
	PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.		PREMIUMS PAYABLE.	
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	49 4 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	51 0 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	51 0 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....
Commercial Union ...	49 4 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	49 10 0	49 10 0	49 10 0	54 11 0	65 5 0	65 5 0	65 12 0
Empire of India ...	47 15 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	48 0 0	48 0 0	48 0 0	54 11 0	65 5 0	65 5 0	65 12 0
Gresham ...	47 15 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	48 3 0	48 3 0	48 3 0	54 11 0	65 5 0	65 5 0	65 12 0
Law Union and Crown ...	46 0 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	46 15 4	46 15 4	46 15 4	51 5 4	63 0 4	63 0 4	63 0 4
Liverpool & London & Globe ...	46 13 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	46 15 4	46 15 4	46 15 4	51 5 4	63 0 4	63 0 4	63 0 4
London and Lancashire ...	45 8 8	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	46 15 4	46 15 4	46 15 4	51 5 4	63 0 4	63 0 4	63 0 4
Manufacturers of Canada ...	45 8 8	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	46 15 4	46 15 4	46 15 4	51 5 4	63 0 4	63 0 4	63 0 4
New York ...	47 6 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	49 4 0	49 4 0	49 4 0	56 12 0	66 14 0	66 14 0	66 14 0
North British and Mercantile ...	47 9 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	49 1 0	49 1 0	49 1 0	56 12 0	66 14 0	66 14 0	66 14 0
Northern ...	47 9 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	49 1 0	49 1 0	49 1 0	56 12 0	66 14 0	66 14 0	66 14 0
Oriental ...	51 8 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	53 10 0	53 10 0	53 10 0	56 12 0	66 14 0	66 14 0	66 14 0
Pelican and British Empire ...	51 8 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	53 10 0	53 10 0	53 10 0	56 12 0	66 14 0	66 14 0	66 14 0
Provident ...	49 10 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	53 10 0	53 10 0	53 10 0	56 12 0	66 14 0	66 14 0	66 14 0
Royal ...	45 6 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	46 14 0	46 14 0	46 14 0	56 12 0	66 14 0	66 14 0	66 14 0
Royal Exchange ...	45 6 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	46 14 0	46 14 0	46 14 0	56 12 0	66 14 0	66 14 0	66 14 0
Scottish Amicable ...	46 10 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	48 8 8	48 8 8	48 8 8	56 12 0	66 14 0	66 14 0	66 14 0
Standard ...	46 10 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	48 8 8	48 8 8	48 8 8	56 12 0	66 14 0	66 14 0	66 14 0
Star ...	46 10 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	48 8 8	48 8 8	48 8 8	56 12 0	66 14 0	66 14 0	66 14 0
Sun of Canada ...	46 10 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. ....	55 5 0	48 8 8	48 8 8	48 8 8	56 12 0	66 14 0	66 14 0	66 14 0

## ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS

*Annual Rate per each Rs. 1,000.*

Name of Company.	PREMIUMS PAYABLE.				
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Age 50 next Birthday.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	53 0 0	51 6 0	56 6 0	66 14 0	58 5
Commercial Union	53 0 0	50 10 0	55 10 0	65 10 0	57 0
Empire of India	53 0 0	50 10 0	55 10 0	65 10 0	57 0
Gresham	53 0 0	50 10 0	55 10 0	65 10 0	57 0
Law Union and Crown	53 0 0	50 10 0	55 10 0	65 10 0	57 0
Liverpool & London & Globe	49 12 0	48 9 4	52 14 8	64 8 8	56 3 4
London and Lancashire	49 12 0	48 9 4	52 14 8	64 8 8	56 3 4
Manufacturers of Canada	49 12 0	48 9 4	52 14 8	64 8 8	56 3 4
New York	49 12 0	48 9 4	52 14 8	64 8 8	56 3 4
North British and Mercantile	51 4 0	50 11 0	53 14 0	68 10 0	57 2 0
Northern	51 4 0	50 11 0	53 14 0	68 10 0	57 2 0
Oriental	51 4 0	50 11 0	53 14 0	68 10 0	57 2 0
Pelican and British Empire	56 0 0	52 2 0	57 10 0	71 10 0	62 0
Provident	56 0 0	52 2 0	57 10 0	71 10 0	62 0
Royal	56 0 0	52 2 0	57 10 0	71 10 0	62 0
Royal Exchange	48 6 0	47 2 0	56 5 0	66 10 0	56 10 0
Scottish Amicable	50 9 4	50 9 4	55 4 8	65 4 8	55 4 8
Standard	50 9 4	50 9 4	55 4 8	65 4 8	55 4 8
Star	50 9 4	50 9 4	55 4 8	65 4 8	55 4 8
Sum of Canada	50 9 4	50 9 4	55 4 8	65 4 8	55 4 8

## ENDOWMENT ASSURANCE POLICIES.

A FORM of Policy which is viewed with much favour is what is known as an Endowment Assurance. It provides that the sum assured shall be paid on a given age being reached or at previous death. This arrangement has advantages ; amongst the chief are that it secures :—

1. A family provision during that period of the assured's life when it is most required.
2. By the termination of the contract at a fixed age, a relief from the payment of any premium when, as a rule, it can least be afforded.
3. **A provision for the later life of the assured himself, when his family responsibilities have for the most part ceased.**

This is an old and extremely popular table. It suits the requirements of those who are willing to pay an ordinary Premium in order that, in addition to taking their share of the profits if they survive the stipulated period, they may also be entitled to the periodical Bonus in case death should occur before the full term has been run.

In most offices these Endowment Assurances are "non-forfeitable," inasmuch as when they have been in force two or three years, should the payment not be kept up, every Premium that has been paid secures a Fully Paid-up Free Without-Profits Policy, for an amount proportionate to the sum assured, if application be made for it within twelve months of the non-payment of the Premium.

For example: Let the original Policy be for Rs. 10,000, effected at age 30 payable at age 55 or previous death. Then the total number of Premiums required being 25, if only 5 Premiums have been paid, and payment be then discontinued, the Free Policy will be  $\frac{5}{25}$ ths of the original sum assured, or Rs. 2,000; if 7 Premiums have been paid it will be  $\frac{7}{25}$ ths, or Rs. 2,800, and so on.

Any Bonus previously declared under this table will attach to the Free Policy in full.

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### AN ENDOWMENT ASSURANCE POLICY AND A BANK ACCOUNT CONTRASTED.

It is sometimes stated that the money required to pay the monthly premium for insurance might be more profitably deposited in a bank, or otherwise invested to be accumulated at interest. The superiority of an Endowment Assurance Policy over an ordinary investment will be apparent on considering that—

- (1) Life is uncertain, and if death should occur early the proceeds of a Policy will be

very much greater than the amount of the Premiums accumulated at interest.

(2) It is difficult to obtain periodically safe investment for small sums of money at a reasonable rate of interest. The safest and the most remunerative mode of periodically investing small sums of money is perhaps by depositing them in a Bank, where the rate of interest is very small.

Not a few fortunes are destined to be built on the foundation of Endowment Life Assurances. Throughout the world there are holders of these policies who are steadily but surely acquiring what will prove the basis of independence, and in some instances of positive affluence. The system is pre-eminently one of Self-help. It offers generally large and substantial advantages, of a lasting order, on easy terms. **It is admirably fitted for young men, and is calculated greatly to promote their success in life.** Many would assure if they were aware that they could themselves derive a direct pecuniary advantage from the transaction.

Here then is a method of employing moderate savings from one's income in such a way that they shall fructify and increase with despatch ; and here is the opportunity for men who are anxious for accumulated means to obtain them with certainty, by thrift and patience. A few thousand pounds, thus acquired by a man in the prime of life, may be employed in an infinite variety of ways. It may purchase a partnership, it may give fresh impetus to an existing business ;

or it may purchase the first block of property, and enable the owner by surpluses and mortgages to purchase many other blocks.

But the openings for profitable investment are too numerous to make any catalogue of uses necessary.

It is a good thing for a man to be the architect of his own fortunes. The fact gives vigour and freedom and self-confidence to him in all the transactions of life. Self-made men are distinguished by their self-reliance and their success generally in all they give their attention to. By limited saving and by perseverance, with the use of the Endowment system, young men may acquire in the future that substantial position to which they aspire, but which without accumulated means they cannot possibly reach. No investment institution, or deposit bank, is comparable with the plan described. The payments are fixed obligations, not payments which may be made or not at will. Consequently the money is found for them. It is in some sort compulsory saving. Year after year the value swells as the fixed period comes nearer and nearer, until at last the large sum comes into the hands of the policy holder.

*And all the time that he is thus acquiring fortune for himself, by his own industry and prudence, provision is made in the event of his death. For, should he die, the money at once becomes due and payable to his representatives.*

## ENDOWMENT ASSURANCE--WITH PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 20 next Birthday.				Age 21 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	39 4	34 14	32 0	32 0	40 8	35 12	32 12	32 12 0
Commercial Union	48 12	42 0	37 10	34 8	50 10	43 4	38 10	35 4 0
Empire of India	37 11	31 0	27 10	25 2	50 10	43 4	38 10	35 4 0
Gresham	38 6	35 2	33 6	33 6	50 10	43 4	38 10	35 4 0
Law Union and Crown	42 0	42 0	37 11	34 6	50 15	43 2	35 15	33 15 0
Liverpool & London & Globe	49 3	41 3	36 8	33 5	50 15	43 2	38 11	35 2 0
London and Lancashire	44 5	41 3	36 8	33 5	50 15	42 8	37 8	34 2 0
Manufacturers of Canada	46 8	39 14	35 8	32 6	50 15	41 2	36 6	33 2 0
New York	46 8	39 14	35 8	32 6	50 15	43 14	39 2	35 14 0
North British and Mercantile	41 11	35 3	30 15	28 4	43 8	36 8	30 2	29 0 0
Northern	46 11	39 10	34 15	31 13	48 7	40 12	31 15	29 0 0
Oriental	45 4	39 0	35 2	32 10	47 5	40 4	35 11	32 5 0
Pelican and British Empire	43 0	39 0	39 0	36 6	44 3	39 14	33 2 0	33 2 0
Provident	37 5	33 2	32 0	30 1	38 7	33 15	30 11	30 11 0
Royal	47 6	39 2	35 6	33 2	40 2	36 0	33 0	33 0 0
Royal Exchange	47 6	40 8	36 0	33 0	41 12	36 14	33 10	33 10 8
Scottish Amicable	47 5	41 8	36 0	33 0	40 2	36 0	33 0	33 0 0
Standard	47 5	41 8	36 0	33 0	40 2	36 0	33 0	33 0 0
Star	47 5	41 8	36 0	33 0	40 2	36 0	33 0	33 0 0
Sun of Canada	41 8	36 0	33 0	33 0	40 2	36 0	33 0	33 0 0

Annual Rate for each Rs. 1,000 payable at death, or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 22 next Birthday.				Age 28 next Birthday.				Endowment Assurance PAYABLE AT DEATH OR ON ATTAINING			
	Endowment Assurance PAYABLE AT DEATH OR ON ATTAINING				Endowment Assurance PAYABLE AT DEATH OR ON ATTAINING				Endowment Assurance PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow .....	Rs. 41 14 0	Rs. 36 12 0	Rs. 33 8 0	Rs. 30 0 0	Rs. 54 10 0	Rs. 45 14 0	Rs. 43 8 0	Rs. 37 14 0	Rs. 34 6 0	Rs. 34 6 0	Rs. 34 6 0	Rs. 34 6 0
Commercial Union .....	52 8 0	44 8 0	39 10 0	36 0 0	54 10 0	45 14 0	40 8 0	36 12 0	36 12 0	36 12 0	36 12 0	36 12 0
Empire of India .....	...	...	...	...	...	...	...	...	...	...	...	...
Gresham .....	40 13 0	36 12 0	34 8 0	30 0 0	...	...	41 15 0	37 10 0	35 2 0	35 2 0	35 2 0	35 2 0
Law Union and Crown .....	44 6 0	39 9 0	36 0 0	30 0 0	54 15 0	45 12 0	45 12 0	40 10 0	36 10 0	36 10 0	36 10 0	36 10 0
Liverpool & London & Globe .....	52 13 0	43 15 4	38 10 0	34 15 4	50 15 4	45 8 8	45 8 8	39 12 0	35 12 8	35 12 8	35 12 8	35 12 8
London and Lancashire .....	48 8 8	43 15 4	38 10 0	34 15 4	50 15 4	45 8 8	45 8 8	39 12 0	35 12 8	35 12 8	35 12 8	35 12 8
Manufacturers of Canada .....	...	...	...	...	...	...	...	...	...	...	...	...
New York .....	50 0 0	42 6 0	37 6 0	33 4 0	52 2 0	43 14 0	43 14 0	38 6 0	34 12 0	34 12 0	34 12 0	34 12 0
North British and Mercantile .....	50 0 0	45 1 0	39 15 0	36 7 0	47 11 0	46 5 0	46 5 0	40 13 0	37 2 0	37 2 0	37 2 0	37 2 0
Northern .....	45 8 0	37 14 0	33 0 0	29 14 0	47 11 0	39 6 0	39 6 0	34 2 0	30 12 0	30 12 0	30 12 0	30 12 0
Oriental .....	50 6 0	42 0 0	36 9 0	32 15 0	52 8 0	43 5 0	43 5 0	37 7 0	33 10 0	33 10 0	33 10 0	33 10 0
Pelican and British Empire .....	49 2 8	41 8 0	36 10 8	33 11 4	51 3 4	42 12 0	42 12 0	37 8 0	34 5 4	34 5 4	34 5 4	34 5 4
Provident .....	...	...	...	...	...	...	...	...	...	...	...	...
Royal .....	45 8 0	40 14 0	37 14 0	33 4 0	46 15 0	41 14 0	41 14 0	38 11 0	34 5 4	34 5 4	34 5 4	34 5 4
Royal Exchange .....	39 11 0	34 13 0	31 6 0	28 0 0	41 1 0	35 13 0	35 13 0	32 2 0	32 2 0	32 2 0	32 2 0	32 2 0
Scottish Amicable .....	41 4 0	36 12 0	34 2 0	30 0 0	42 8 0	37 8 0	37 8 0	34 12 0	34 12 0	34 12 0	34 12 0	34 12 0
Standard .....	51 0 8	37 13 4	31 6 0	53 3 4	44 7 4	38 13 4	38 13 4	35 2 0	35 2 0	35 2 0	35 2 0	35 2 0
Star .....	...	...	...	...	...	...	...	...	...	...	...	...
Sun of Canada .....	...	...	...	...	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITH PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 24 next Birthday.						Age 25 next Birthday.					
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	45 2 0	45 2 0	45 2 0	45 2 0	38 14 0	35 2 0	35 2 0	35 2 0	46 12 0	40 4 0	36 0 0	36 0 0
Empire of India	57 0 0	47 10 0	41 12 0	37 10 0	59 8 0	49 6 0	49 6 0	49 6 0	43 0 0	38 10 0	38 10 0	38 10 0
Gresham	43 7 0	38 10 0	35 14 0	35 14 0	48 0 0	38 7 0	38 7 0	38 7 0	32 9 0	28 14 0	28 14 0	28 14 0
Law Union and Crown	47 8 0	37 8 0	37 8 0	37 8 0	45 0 0	45 0 0	45 0 0	45 0 0	39 11 0	36 10 0	36 10 0	36 10 0
Liverpool & London & Globe	57 4 0	41 12 0	41 12 0	41 12 0	59 13 0	59 13 0	59 13 0	59 13 0	49 4 0	42 15 0	38 8 0	38 8 0
London and Lancashire	53 8 0	47 4 0	40 15 4	36 12 0	56 4 0	49 1 4	49 1 4	49 1 4	42 4 8	42 4 8	37 12 0	37 12 0
Manufacturers of Canada	54 10 0	45 8 0	39 8 0	35 10 0	57 4 0	49 4 4	49 4 4	49 4 4	47 4 0	40 12 0	36 8 0	36 8 0
New York	47 11 0	41 13 0	37 13 0	37 13 0	58 14 5	49 3 0	49 3 0	49 3 0	42 13 0	38 9 0	38 9 0	38 9 0
North British and Mercantile	50 2 0	41 0 0	35 5 0	31 11 0	52 12 0	42 12 0	42 12 0	42 12 0	36 9 0	32 11 0	32 11 0	32 11 0
Northern	55 2 0	44 15 0	38 8 0	34 5 0	57 15 0	46 11 0	46 11 0	46 11 0	39 10 0	35 3 0	35 3 0	35 3 0
Oriental	53 7 4	44 2 8	38 7 4	35 0 0	36 0 0	45 12 0	45 12 0	45 12 0	39 8 0	35 12 0	35 12 0	35 12 0
Pelican and British Empire	48 8 0	43 0 0	39 8 0	39 8 0	50 2 0	44 3 0	44 3 0	44 3 0	40 7 0	33 15 0	33 15 0	33 15 0
Provident	42 9 0	36 14 0	33 0 0	33 0 0	44 4 0	38 0 0	38 0 0	38 0 0	33 15 0	33 15 0	33 15 0	33 15 0
Royal	43 12 0	38 8 0	35 4 0	35 4 0	45 4 0	39 8 0	39 8 0	39 8 0	35 14 0	36 14 0	36 14 0	36 14 0
Royal Exchange	45 15 4	39 14 8	36 0 0	58 3 4	47 10 0	41 1 4	41 1 4	41 1 4	36 14 8	36 14 8	36 14 8	36 14 8
Scottish Amicable	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4
Standard	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4
Star	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4
Sun of Canada	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4	55 9 4

**ENDOWMENT ASSURANCE—WITH PROFITS.**

*Annual Rate,*

## ENDOWMENT ASSURANCE—WITH PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 28 next Birthday.				Age 29 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
52 12 0	44 12 0	39 2 0	39 2 0	55 2 0	46 6 0	46 6 0	40 2 0	40 2 0
55 6 0	47 0 0	41 10 0	41 10 0	57 12 0	48 10 0	48 10 0	42 14 0	42 14 0
51 0 0	43 7 0	39 4 0	39 4 0	53 6 0	44 15 0	44 15 0	40 5 0	40 5 0
55 4 0	47 2 0	41 8 0	41 8 0	57 10 0	48 12 0	48 12 0	42 12 0	42 12 0
69 7 0	56 11 4	46 14 0	41 2 8	58 4 8	48 9 4	48 9 4	42 6 0	42 6 0
66 8 0	53 2 0	45 0 0	39 14 0	55 10 0	46 12 0	46 12 0	41 2 0	41 2 0
67 4 0	54 14 0	46 11 0	41 7 0	57 2 0	48 3 0	48 3 0	42 7 0	42 7 0
63 8 0	48 15 0	40 15 0	36 1 0	51 6 0	42 10 0	42 10 0	37 6 0	37 6 0
67 4 0	52 11 0	43 11 0	38 2 0	55 3 0	45 6 0	45 6 0	39 5 0	39 5 0
65 10 8	51 12 0	43 8 0	38 7 4	60 12 0	45 2 8	45 1 4	39 8 8	39 8 8
62 8 0	48 15 0	40 15 0	36 1 0	53 9 0	49 15 0	49 15 0	44 12 0	44 12 0
67 11 4	50 6 0	42 3 0	37 6 0	52 13 0	43 14 0	43 14 0	38 10 0	38 10 0
67 11 4	51 0 0	43 4 0	38 6 0	53 6 0	44 10 0	44 10 0	39 8 0	39 8 0
67 11 4	53 10 0	45 4 8	40 1 4	56 0 8	46 14 8	46 14 8	41 4 8	41 4 8
Sum of Canada	...	...	...	...	...	...	...	...

**ENDOWMENT ASSURANCE—WITH PROFITS.**  
*Annual Rate for each Rs. 1,000 payable at death or on attaining ages 45, 50, 55 and 60.*

### Annual Rate

## ENDOWMENT ASSURANCE—WITH PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 32 next Birthday				Age 33 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	64 2 0	61 14 0	44 12 0	44 12 0	67 12 0	54 4 0	46 4 0	46 4 0
Commercial Union	66 4 0	54 8 0	47 2 0	47 2 0	69 14 0	56 10 0	48 10 0	48 10 0
Empire of India	66 4 0	54 8 0	47 2 0	47 2 0	66 1 0	52 12 0	45 6 0	45 6 0
Gresham	62 5 0	50 7 0	43 15 0	43 15 0	69 12 0	56 9 0	48 8 0	48 8 0
Law Union and Crown	66 2 0	54 5 0	47 0 0	46 6 0	96 3 0	71 4 0	56 10 8	47 14 8
Liverpool & London & Globe	89 3 0	87 14 8	67 7 4	54 6 0	95 8 0	71 4 0	56 10 8	47 14 8
London and Lancashire	87 14 8	67 7 4	54 6 0	46 6 0	68 8 0	54 8 0	46 12 0	46 12 0
Manufacturers of Canada	64 14 0	52 4 0	45 2 0	45 2 0	69 1 0	55 11 0	47 12 0	47 12 0
New York	65 10 0	53 9 0	46 5 0	46 5 0	68 8 0	54 8 0	46 12 0	46 12 0
North British and Mercantile	64 14 0	52 4 0	45 2 0	45 2 0	69 1 0	55 11 0	47 12 0	47 12 0
Northern	60 6 0	48 9 0	41 12 0	41 12 0	89 7 0	64 1 0	50 14 0	43 7 0
Oriental	64 8 0	51 4 0	43 5 0	43 5 0	95 11 0	68 6 0	53 9 0	44 15 0
Pelican and British Empire	62 14 8	50 10 0	43 5 4	43 5 4	66 8 0	52 12 8	44 13 4	44 13 4
Provident	67 7 0	55 10 0	48 13 0	48 13 0	71 2 0	57 14 0	50 6 0	50 6 0
Royal	62 1 0	50 4 0	43 2 0	43 2 0	66 1 0	52 9 0	44 14 0	44 14 0
Royal Exchange	62 12 0	49 14 0	43 6 0	43 6 0	66 10 0	52 9 0	44 12 0	44 12 0
Scottish Amicable	64 14 8	52 12 0	45 8 8	45 8 8	68 9 4	55 0 8	47 2 8	47 2 8
Standard	64 14 8	52 12 0	45 8 8	45 8 8	68 9 4	55 0 8	47 2 8	47 2 8
Star	64 14 8	52 12 0	45 8 8	45 8 8	68 9 4	55 0 8	47 2 8	47 2 8
Sun of Canada	64 14 8	52 12 0	45 8 8	45 8 8	68 9 4	55 0 8	47 2 8	47 2 8

## ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each £s. 1,000 payable at death or on attaining *ages* 45, 50, 55 and 60.

## ENDOWMENT ASSURANCE—WITH PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 36 next Birthday.				Age 37 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	62 6 0	51 14 0	51 14 0	51 14 0	65 12 0	54 0 0	54 0 0	54 0 0
Empire of India ...	64 6 0	54 2 0	54 2 0	54 2 0	67 6 0	56 6 0	56 6 0	56 6 0
Gresham ...	...	...	...	...	...	...	...	...
Law Union and Crown ...	60 13 0	50 9 0	50 9 0	50 9 0	64 3 0	52 10 0	52 10 0	52 10 0
Liverpool & London & Globe ...	...	54 0 0	54 0 0	54 0 0	...	56 4 0	56 4 0	56 4 0
London and Lancashire Manufacturers of Canada ...	64 9 0	53 7 4	53 7 4	53 7 4	67 14 0	55 10 0	55 10 0	55 10 0
New York ...	65 2 0	53 7 4	53 7 4	53 7 4	68 10 8	55 10 8	55 10 8	55 10 8
North British and Mercantile Northern ...	63 0 0	52 0 0	52 0 0	52 0 0	66 8 0	54 0 0	54 0 0	54 0 0
Oriental ...	63 5 0	52 13 0	52 13 0	52 13 0	66 8 0	54 13 0	54 13 0	54 13 0
Pelican and British Empire ...	59 4 0	49 4 0	49 4 0	49 4 0	84 3 0	62 10 0	51 8 0	51 8 0
Provident ...	62 0 0	50 7 0	50 7 0	50 7 0	89 15 0	65 8 0	52 10 0	52 10 0
Royal ...	60 10 8	49 14 8	49 14 8	49 14 8	91 7 0	63 14 8	52 0 0	52 0 0
Royal Exchange ...	66 1 0	55 14 0	55 14 0	55 14 0	69 6 0	58 0 0	58 0 0	58 0 0
Scottish Amicable ...	61 2 0	51 2 0	51 2 0	51 2 0	64 12 0	53 7 0	53 7 0	53 7 0
Standard ...	60 4 0	49 4 0	49 4 0	49 4 0	63 14 0	51 2 0	51 2 0	51 2 0
Star ...	63 6 0	52 14 0	52 14 0	52 14 0	66 12 8	55 2 0	55 2 0	55 2 0
Sun of Canada ...	...	...	...	...	...	...	...	...

**ENDOWMENT ASSURANCE—WITH PROFITS.**  
*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 38 next Birthday.				Age 39 next Birthday.				Age 40 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	69 6 0	66 8 0	63 10 0	58 12 0	73 4 0	70 12 0	67 12 0	64 12 0	59 0 0	59 0 0	59 0 0	59 0 0
Empire of India ...	70 14 0	65 10 0	58 0 0	53 0 0	74 12 0	60 14 0	60 14 0	60 14 0	60 14 0	60 14 0	60 14 0	60 14 0
Gresham ...	67 15 0	64 13 0	58 6 0	53 6 0	72 3 0	57 6 0	57 6 0	57 6 0	57 6 0	57 6 0	57 6 0	57 6 0
Law Union and Crown ...	71 8 0	68 0 0	63 0 0	58 0 0	75 9 0	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0
Liverpool & London & Globe ...	72 8 0	68 0 0	63 0 0	58 0 0	76 15 4	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0
London and Lancashire ...	100 4 0	92 8 8	85 0 0	70 4 0	109 4 0	76 15 4	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0	60 10 0
Manufacturers of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York ...	70 2 0	56 4 0	56 4 0	56 4 0	74 2 0	59 0 0	59 0 0	59 0 0	59 0 0	59 0 0	59 0 0	59 0 0
North British and Mercantile ...	95 10 0	70 1 0	56 15 0	56 15 0	103 12 0	74 0 0	59 6 0	59 6 0	59 6 0	59 6 0	59 6 0	59 6 0
Northern ...	91 4 0	66 6 0	53 15 0	53 15 0	99 10 0	70 10 0	56 10 0	56 10 0	56 10 0	56 10 0	56 10 0	56 10 0
Oriental ...	97 11 0	69 7 0	55 0 0	55 0 0	105 12 0	73 14 0	57 10 0	57 10 0	57 10 0	57 10 0	57 10 0	57 10 0
Pelican and British Empire ...	67 9 4	54 4 0	54 4 0	54 4 0	71 11 4	56 11 4	56 11 4	56 11 4	56 11 4	56 11 4	56 11 4	56 11 4
Provident ...	98 11 0	73 2 0	60 6 0	60 6 0	107 4 0	77 6 0	63 0 0	63 0 0	63 0 0	63 0 0	63 0 0	63 0 0
Royal Exchange ...	68 13 0	55 9 0	55 9 0	55 9 0	73 4 0	57 14 0	57 14 0	57 14 0	57 14 0	57 14 0	57 14 0	57 14 0
Scottish Amicable ...	67 12 0	53 6 0	53 6 0	53 6 0	72 0 0	55 12 0	55 12 0	55 12 0	55 12 0	55 12 0	55 12 0	55 12 0
Standard ...	70 8 8	57 9 4	57 9 4	57 9 4	74 12 8	60 3 4	60 3 4	60 3 4	60 3 4	60 3 4	60 3 4	60 3 4
Star ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

**ENDOWMENT ASSURANCE—WITH PROFITS.**  
*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 40 next Birthday.				Age 41 next Birthday.				Age 42 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ...	Rs. A. P. 77 12 0	Rs. A. P. 81 12 0	Rs. A. P. 86 12 0	Rs. A. P. 91 12 0	Rs. A. P. 79 14 0	Rs. A. P. 83 8 0	Rs. A. P. 88 8 0	Rs. A. P. 93 8 0	Rs. A. P. 85 9 0	Rs. A. P. 87 6 8	Rs. A. P. 95 0 0	Rs. A. P. 95 0 0
Commercial Union ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Empire of India ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Gresham ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Law Union and Crown ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Liverpool & London & Globe ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
London and Lancashire ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Manufacturers of Canada ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
New York ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
North British and Mercantile ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Northern ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Oriental ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Pelican and British Empire ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Provident ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Royal ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Royal Exchange ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Scottish Amicable ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Standard ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Star ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111
Sun of Canada ...	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111	... 111

**ENDOWMENT ASSURANCE—WITH PROFITS.**  
*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 42 next Birthday.				Age 43 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ..	...	...	68 12 0	...	...	...	72 12 0	...
Commercial Union ..	...	...	69 14 0	...	...	...	73 10 0	...
Empire of India ..	...	...	66 10 0	...	...	...	70 9 0	...
Gresham ..	...	...	69 12 0	...	...	...	73 8 0	...
Law Union and Crown ..	...	91 11 0	...	...	98 15 0	...	101 1 4	73 8 0
Liverpool & London & Globe ..	...	93 12 0	69 12 8	...	...	...	...	...
London and Lancashire ..	...	...	...	...	...	...	...	...
Manufacturers of Canada ..	...	...	...	...	...	...	...	...
New York ..	90 0 0	68 14 0	68 14 0	68 14 0	96 15 0	72 14 0	96 15 0	72 14 0
North British and Mercantile ..	86 15 0	66 4 0	68 3 0	68 3 0	94 2 0	71 12 0	94 2 0	71 12 0
Northern ..	91 5 0	67 6 0	67 6 0	67 6 0	99 2 0	70 2 0	99 2 0	70 2 0
Oriental ..	...	...	...	...	...	...	...	...
Pelican and British Empire ..	...	...	65 14 8	65 14 8	101 2 0	69 10 8	101 2 0	69 10 8
Provident ..	93 13 0	72 6 0	72 6 0	72 6 0	...	...	...	...
Royal ..	...	...	66 12 0	66 12 0	...	...	...	...
Royal Exchange ..	...	...	65 8 0	65 8 0	...	...	...	...
Scottish Amicable ..	...	...	69 12 0	69 12 0	...	...	...	...
Standard ..	...	...	...	...	...	...	73 9 4	73 9 4
Star ..	...	...	...	...	...	...	...	...
Sun of Canada ..	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITH PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 44 next Birthday.						Age 45 next Birthday.								
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			Age 50.			Age 55.			Age 60.		
	Rs. A. P.	Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.		Rs. A. P.	
City of Glasgow .....	105	1	0	75	13	0	77	4	0	75	13	0	77	4	0
Commercial Union .....	102	9	0	74	8	0	102	9	0	74	8	0	102	9	0
Empire of India .....	107	1	0	75	15	0	107	1	0	75	15	0	107	1	0
Gresham .....	109	12	8	77	10	8	109	12	8	77	10	8	109	12	8
Law Union and Crown .....	107	6	0	75	0	0	107	6	0	75	0	0	107	6	0
Liverpool & London & Globe .....	109	12	8	77	10	8	109	12	8	77	10	8	109	12	8
London and Lancashire .....	105	1	0	75	13	0	105	1	0	75	13	0	105	1	0
Manufacturers of Canada .....	107	1	0	75	15	0	107	1	0	75	15	0	107	1	0
New York .....	109	12	0	80	8	0	109	12	0	80	8	0	109	12	0
North British and Mercantile .....	105	1	0	75	13	0	105	1	0	75	13	0	105	1	0
Northern .....	102	9	0	74	8	0	102	9	0	74	8	0	102	9	0
Oriental .....	107	1	0	75	15	0	107	1	0	75	15	0	107	1	0
Pelican and British Empire .....	109	12	0	73	14	8	109	12	0	73	14	8	109	12	0
Provident .....	105	1	0	75	13	0	105	1	0	75	13	0	105	1	0
Royal .....	107	1	0	75	15	0	107	1	0	75	15	0	107	1	0
Royal Exchange .....	109	12	0	80	8	0	109	12	0	80	8	0	109	12	0
Scottish Amicable .....	105	1	0	75	13	0	105	1	0	75	13	0	105	1	0
Standard .....	107	1	0	75	15	0	107	1	0	75	15	0	107	1	0
Star .....	109	12	0	74	0	0	109	12	0	74	0	0	109	12	0
Sun of Canada .....	105	1	0	75	13	0	105	1	0	75	13	0	105	1	0

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

**Age 20 next Birthday.**

**Age 21 next Birthday.**  
ENDOWMENT ASSURANCE PAYABLE AT  
DEATH OR ON ATTAINING

Name of Company.	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
	Age 45.	Age 50.	Age 55.	Age 60.								
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
42 0 0	33 12 0	36 0 0	32 2 0	29 6 0	43 10 0	37 0 0	32 14 0	30 8 0	34 12 0	30 8 0	27 12 0	30 0 0
Commercial Union	...	...	...	...	...	...	...	...	...	...	...	...
Empire of India	...	...	...	...	...	...	...	...	...	...	...	...
Gresham	...	...	...	...	...	...	...	...	...	...	...	...
Law Union and Crown	...	...	...	...	...	...	...	...	...	...	...	...
Liverpool & London & Globe	...	...	...	...	...	...	...	...	...	...	...	...
London and Lancashire	...	...	...	...	...	...	...	...	...	...	...	...
Manufacturers of Canada	...	...	...	...	...	...	...	...	...	...	...	...
New York	...	...	...	...	...	...	...	...	...	...	...	...
North British and Mercantile	38 14 0	32 14 0	28 14 0	26 4 0	40 6 0	34 0 0	29 12 0	27 0 0	34 12 0	27 0 0	32 0 0	32 0 0
Northern	...	...	...	...	...	...	...	...	...	...	...	...
Oridental	...	...	...	...	...	...	...	...	...	...	...	...
Pelican and British Empire	...	...	...	...	...	...	...	...	...	...	...	...
Prominent	...	...	...	...	...	...	...	...	...	...	...	...
Royal	...	...	...	...	...	...	...	...	...	...	...	...
Royal Exchange	...	...	...	...	...	...	...	...	...	...	...	...
Scottish Amicable	...	...	...	...	...	...	...	...	...	...	...	...
Standard	...	...	...	...	...	...	...	...	...	...	...	...
Star	40 2 8	33 12 0	29 9 4	26 14 0	41 12 8	34 13 4	30 6 0	27 7 4	34 12 8	30 6 0	27 7 4	30 0 0
Sum of Canada	...	...	...	...	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 22 next Birthday.						Age 23 next Birthday.						ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING						Age 45.					
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING						Age 45.						Age 50.						Age 55.					
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.		
City of Glasgow	35	14	0	31	4	0	28	4	0	37	4	0	32	2	0	29	2	0	31	6	0	31	6	0
Commercial Union	45	8	0	38	4	0	33	14	0	30	12	0	47	8	0	39	10	0	34	12	0	31	8	0
Empire of India	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Gresham	...	...	...	37	6	0	33	13	0	31	14	0	...	...	...	38	6	0	34	9	0	32	8	0
Law Union and Crown	...	...	...	38	2	0	35	2	0	30	10	0	...	...	...	39	8	0	31	6	0	31	6	0
Liverpool & London & Globe	47	1	0	40	7	0	35	11	0	32	9	0	49	1	0	40	0	0	34	15	4	31	8	0
London and Lancashire	43	1	4	38	10	8	33	15	4	30	12	0	45	3	4	40	0	0	34	10	0	31	6	0
Manufacturers of Canada	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
New York	42	2	0	35	4	0	30	10	0	27	12	0	44	2	0	36	10	0	31	10	0	28	8	0
North British and Mercantile	...	...	...	40	7	0	35	11	0	32	9	0	41	11	0	36	8	0	33	2	0	31	8	0
Northern	...	...	...	34	6	0	29	14	0	27	0	0	43	11	0	35	13	0	30	15	0	27	14	0
Oriental	41	10	0	35	10	0	30	14	0	27	14	0	44	10	0	36	14	0	31	14	0	28	8	0
Pelican and British Empire	42	12	0	40	6	0	36	0	0	33	4	0	45	10	8	41	11	0	37	0	0	34	0	0
Provident	...	...	...	34	14	0	30	6	0	27	5	0	40	0	0	36	4	0	31	4	0	28	1	0
Royal	...	...	...	34	2	0	30	6	0	28	0	0	35	4	0	31	2	0	28	10	0	28	12	8
Royal Exchange	...	...	...	36	0	8	31	4	0	28	1	4	45	10	8	37	6	0	32	2	8	31	6	0
Scottish Amicable	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Standard	43	10	0	36	0	8	31	4	0	28	1	4	45	10	8	37	6	0	32	2	8	31	6	0
Star	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sun of Canada	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

**Age 24 next Birthday.**

**Age 25 next Birthday.**

**Age 60.**

Name of Company.	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
38 14 0	33 2 0	29 14 0	23 14 0	20 14 0	40 12 0	34 8 0	31 0 0	30 2 0
49 12 0	41 0 0	35 12 0	32 4 0	32 4 0	42 12 0	37 0 0	33 2 0	33 2 0
39 11 0	35 7 0	33 1 0	30 1 0	30 1 0	41 2 0	36 7 0	33 12 0	33 12 0
41 0 0	37 1 0	32 2 0	30 2 0	30 2 0	42 10 0	38 3 0	33 0 0	33 0 0
51 3 0	41 8 0	36 0 8	32 5 4	32 5 4	49 14 0	43 2 8	37 3 4	33 4 0
47 7 4	38 2 0	32 12 0	29 4 0	29 4 0	39 12 0	33 14 0	30 2 0	30 2 0
46 8 0	43 0 0	37 7 0	33 12 0	33 12 0	44 7 0	38 7 0	34 7 0	34 7 0
46 0 0	37 6 0	32 1 0	28 12 0	28 12 0	39 0 0	33 4 0	29 11 0	29 11 0
46 12 0	38 4 0	32 14 0	29 4 0	29 4 0	39 12 0	33 14 0	30 2 0	30 2 0
46 2 0	38 0 0	32 12 0	29 4 0	29 4 0	39 12 0	33 14 0	30 2 0	30 2 0
43 2 0	38 0 0	34 13 0	30 13 0	30 13 0	44 11 0	39 2 0	35 10 0	35 10 0
37 12 0	32 4 0	28 13 0	25 13 0	25 13 0	39 6 0	33 6 0	29 11 0	29 11 0
36 8 0	31 14 0	29 2 0	26 2 0	26 2 0	37 14 0	32 14 0	29 12 0	29 12 0
47 15 4	38 12 8	33 2 8	29 9 4	29 9 4	50 7 4	40 6 0	34 4 0	30 6 8
...	...	...	...	...	...	...	...	...
Sun of Canada	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

**ENDOWMENT ASSURANCE—WITHOUT PROFITS.**  
*Annual Rates for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 25 next Birthday.				Age 29 next Birthday.				Endowment Assurance payable at Death or on Attaining			
	Age 45.				Age 50.				Age 55.			
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ...	46 8 0	38 12 0	33 14 0	33 14 0	46 8 0	36 12 0	36 12 0	36 12 0	48 14 0	40 6 0	34 14 0	34 14 0
Commercial Union ...	61 4 0	48 8 0	40 12 0	36 0 0	61 4 0	49 12 0	40 12 0	36 0 0	50 12 0	42 6 0	37 2 0	37 2 0
Empire of India ...	...	...	...	...	...	...	...	...	...	...	...	...
Gresham ...	46 7 0	39 12 0	36 2 0	36 2 0	46 7 0	39 12 0	36 2 0	36 2 0	48 9 0	41 1 0	37 0 0	37 0 0
Law Union and Crown ...	48 6 0	42 0 0	35 14 0	35 14 0	48 6 0	42 0 0	35 14 0	35 14 0	50 10 0	42 1 0	37 0 0	37 0 0
Liverpool & London & Globe ...	62 7 0	54 12 0	50 14 0	50 14 0	62 7 0	54 12 0	50 14 0	50 14 0	56 12 0	52 1 0	43 7 0	43 7 0
London and Lancashire ...	58 13 4	48 15 4	41 3 4	36 3 4	58 13 4	48 15 4	41 3 4	36 3 4	62 9 4	51 3 4	42 11 4	37 4 8
Manufacturers of Canada ...	...	...	...	...	...	...	...	...	...	...	...	...
New York ...	45 6 0	38 0 0	33 2 0	33 2 0	45 6 0	38 0 0	33 2 0	33 2 0	62 8 0	47 12 0	39 10 0	34 6 0
North British and Mercantile ...	58 10 0	49 13 0	42 0 0	37 1 0	58 10 0	49 13 0	42 0 0	37 1 0	62 0 0	43 7 0	38 1 0	38 1 0
Northern ...	58 1 0	44 15 0	37 6 0	32 14 0	58 1 0	44 15 0	37 6 0	32 14 0	62 1 0	47 5 0	39 0 0	34 1 0
Oriental ...	58 4 0	45 6 0	37 12 0	33 0 0	58 4 0	45 6 0	37 12 0	33 0 0	62 0 0	47 10 0	39 4 0	34 0 0
Pelican and British Empire ...	...	...	...	...	...	...	...	...	...	...	...	...
Praudent ...	...	...	...	...	...	...	...	...	...	...	...	...
Royal ...	50 4 0	43 0 0	38 8 0	38 8 0	50 4 0	43 0 0	38 8 0	38 8 0	62 8 0	44 8 0	39 10 0	39 10 0
Royal Exchange ...	...	...	...	...	...	...	...	...	...	...	...	...
Scottish Amicable ...	45 2 0	37 8 0	32 12 0	32 12 0	45 2 0	37 8 0	32 12 0	32 12 0	47 7 0	39 1 0	34 0 0	34 0 0
Standard ...	43 4 0	36 4 0	32 0 0	32 0 0	43 4 0	36 4 0	32 0 0	32 0 0	45 8 0	37 8 0	33 0 0	33 0 0
Star ...	46 1 4	38 2 8	33 5 4	33 5 4	46 1 4	38 2 8	33 5 4	33 5 4	63 9 4	48 6 0	39 11 4	34 7 4
Sun of Canada ...	...	...	...	...	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 30 next Birthday.				Age 31 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
51 8 0	42 0 0	36 4 0	30 0 0	51 4 0	43 12 0	37 10 0	37 10 0	37 10 0
69 6 0	53 2 0	44 0 0	38 6 0	74 4 0	65 14 0	45 14 0	39 10 0	39 10 0
50 15 0	42 8 0	38 0 0	30 0 0	53 9 0	44 3 0	39 1 0	39 1 0	39 1 0
53 0 0	45 1 0	38 4 0	30 0 0	55 12 0	46 12 0	39 8 0	39 8 0	39 8 0
70 5 0	53 9 4	43 12 0	38 6 0	75 2 0	64 4 0	45 14 8	39 8 8	39 8 8
66 14 0	54 7 0	41 4 0	35 8 0	71 13 4	66 4 0	45 14 8	39 8 8	39 8 8
49 15 0	45 0 0	39 3 0	30 0 0	57 3 0	42 14 0	36 12 0	36 12 0	36 12 0
50 2 0	40 12 0	35 6 0	30 0 0	62 13 0	46 12 0	40 7 0	36 12 0	36 12 0
41 0 0	41 0 0	35 4 0	30 0 0	53 0 0	42 10 0	36 12 0	36 12 0	36 12 0
55 0 0	46 2 0	40 13 0	35 5 0	57 12 0	47 14 0	42 2 0	36 11 0	36 11 0
50 0 0	40 12 0	35 0 0	30 0 0	52 12 0	42 9 0	36 11 0	36 11 0	36 11 0
47 14 0	38 14 0	34 0 0	30 0 0	50 8 0	40 10 0	35 0 0	35 0 0	35 0 0
50 15 4	41 6 8	35 10 8	30 0 0	53 12 8	43 4 0	37 0 0	37 0 0	37 0 0
58 0 8	50 15 4	41 6 8	35 10 8	53 12 8	43 4 0	37 0 0	37 0 0	37 0 0

ENDOWMENT ASSURANCE—WITHOUT PROFITS.  
*Annual Rate for each Rs. 1,000 payable at death, or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 32 next Birthday.					Age 38 next Birthday.					Endowment Assurance payable at Death or on attaining				
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow	57 4	57 0	57 0	57 0	58 14 0	58 14 0	58 14 0	58 14 0	45 14 0	45 14 0	45 14 0	45 14 0	60 8	60 8	60 8
Commercial Union	70 14 0	70 14 0	70 14 0	70 14 0	70 14 0	70 14 0	70 14 0	70 14 0	47 12 0	47 12 0	47 12 0	47 12 0	62 6	62 6	62 6
Empire of India	...	...	...	...	...	...	...	...	41 0	41 0	41 0	41 0	49 14	49 14	49 14
Gresham	...	...	...	...	...	...	...	...	...	...	...	...	59 14	59 14	59 14
Law Union and Crown	...	...	...	...	...	...	...	...	56 8 0	56 8 0	56 8 0	56 8 0	48 0	48 0	48 0
Liverpool & London & Globe	...	...	...	...	...	...	...	...	58 11 0	58 11 0	58 11 0	58 11 0	62 4	62 4	62 4
London and Lancashire	...	...	...	...	...	...	...	...	59 3 4	59 3 4	59 3 4	59 3 4	62 8	62 8	62 8
Manufacturers of Canada	...	...	...	...	...	...	...	...	47 12 0	47 12 0	47 12 0	47 12 0	49 12	49 12	49 12
New York	...	...	...	...	...	...	...	...	56 10 0	56 10 0	56 10 0	56 10 0	60 2	60 2	60 2
North British and Mercantile	...	...	...	...	...	...	...	...	44 12 0	44 12 0	44 12 0	44 12 0	46 14	46 14	46 14
Northern	...	...	...	...	...	...	...	...	60 3 0	60 3 0	60 3 0	60 3 0	63 9	63 9	63 9
Oriental	...	...	...	...	...	...	...	...	56 0 0	56 0 0	56 0 0	56 0 0	59 10	59 10	59 10
Pelican and British Empire	...	...	...	...	...	...	...	...	44 11 0	44 11 0	44 11 0	44 11 0	59 12	59 12	59 12
Priovident	...	...	...	...	...	...	...	...	44 14 0	44 14 0	44 14 0	44 14 0	47 2	47 2	47 2
Royal	...	...	...	...	...	...	...	...	49 12 0	49 12 0	49 12 0	49 12 0	51 14	51 14	51 14
Royal Exchange	...	...	...	...	...	...	...	...	55 12 0	55 12 0	55 12 0	55 12 0	59 5	59 5	59 5
Scottish Amicable	...	...	...	...	...	...	...	...	53 6 0	53 6 0	53 6 0	53 6 0	56 10	56 10	56 10
Standard	79 0 8	79 0 8	79 0 8	79 0 8	79 0 8	79 0 8	79 0 8	79 0 8	56 15 4	56 15 4	56 15 4	56 15 4	60 8	60 8	60 8
Star	...	...	...	...	...	...	...	...	45 4 0	45 4 0	45 4 0	45 4 0	47 7	47 7	47 7
Sun of Canada	...	...	...	...	...	...	...	...	38 6 8	38 6 8	38 6 8	38 6 8	44 6	44 6	44 6

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	AGE 34 next Birthday.						AGE 35 next Birthday.					
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	64 4 0	60 6 0	50 6 0	42 4 0	42 4 0	42 4 0	42 4 0	42 4 0	42 4 0	42 4 0	42 4 0	42 4 0
Empire of India	94 8 0	66 4 0	52 4 0	44 2 0	44 2 0	44 2 0	44 2 0	44 2 0	44 2 0	44 2 0	44 2 0	44 2 0
Gresham	63 8 0	50 2 0	52 13 0	42 13 0	42 13 0	42 13 0	42 13 0	42 13 0	42 13 0	42 13 0	42 13 0	42 13 0
Law Union and Crown	66 2 0	52 13 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0
Liverpool & London & Globe	94 11 0	66 5 4	52 0 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0
London and Lancashire	92 1 4	66 5 4	52 0 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0
Manufacturers of Canada	63 14 0	49 6 0	41 4 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0
New York	67 6 0	52 13 0	44 8 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0
North British and Mercantile	63 10 3	49 8 0	41 8 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0	37 2 0
Northern	67 6 0	52 13 0	44 8 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0	41 4 0
Oriental	92 13 0	63 12 0	49 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0
Pelican and British Empire	92 0 0	63 12 0	49 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0	41 8 0
Provident	68 0 0	54 2 0	46 8 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0
Royal Exchange	68 0 0	54 2 0	46 8 0	38 12 0	38 12 0	38 12 0	38 12 0	38 12 0	38 12 0	38 12 0	38 12 0	38 12 0
Scottish Amicable	60 6 0	46 8 0	41 10 0	41 10 0	41 10 0	41 10 0	41 10 0	41 10 0	41 10 0	41 10 0	41 10 0	41 10 0
Standard	64 8 0	49 14 0	41 10 0	40 14 0	40 14 0	40 14 0	40 14 0	40 14 0	40 14 0	40 14 0	40 14 0	40 14 0
Star	94 1 4	64 8 0	52 0 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0	43 10 0
Sun of Canada	63 8 0	54 2 0	46 8 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0	41 12 0

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 36 next Birthday.				Age 37 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.		Age 50.	Age 55.	Age 60.	
City of Glasgow Commercial Union	Rs. A. P. ....	Rs. A. P. 55 14 0	Rs. A. P. 46 2 0	Rs. A. P. ....	Rs. A. P. ....	Rs. A. P. 58 14 0	Rs. A. P. 48 4 0	Rs. A. P. ....
Empire of India	....	75 8 0	57 2 0	47 8 0	....	81 4 0	50 14 0	49 8 0
Gresham	....	72 11 0	55 4 0	46 1 0	....	78 6 0	58 3 0	47 15 0
Law Union and Crown	....	75 6 0	58 0 0	47 0 0	....	81 2 0	60 15 0	49 0 0
Liverpool & London & Globe	....	75 9 4	57 4 0	47 6 0	....	81 4 8	60 4 8	48 14 8
London and Lancashire	....	....	....	....	....	....	....	....
Manufacturers of Canada	....	....	....	....	....	....	....	....
New York	....	....	....	....	....	....	....	....
North British and Mercantile	....	76 11 0	58 0 0	44 10 0	....	82 7 0	61 1 0	49 13 0
Northern	....	73 7 0	55 1 0	45 7 0	....	79 7 0	58 5 0	47 10 0
Oriental	....	73 4 0	55 2 0	45 4 0	....	79 2 0	58 6 0	47 6 0
Pelican and British Empire	....	....	....	....	....	....	....	....
Provident	....	....	....	....	....	....	....	....
Royal	....	77 6 0	59 8 0	50 0 0	....	83 2 0	62 10 0	52 0 0
Royal Exchange	....	69 8 0	55 10 0	45 15 0	....	75 0 0	59 3 0	48 4 0
Scottish Amicable	....	....	....	....	....	....	....	....
Standard	....	74 4 8	55 8 0	45 6 8	....	80 5 4	58 12 8	47 8 8
Star	....	....	....	....	....	....	....	....
Sum of Canada	....	....	....	....	....	....	....	....

## ENDOWMENT ASSURANCE—WITHOUT PROFITS

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

### Age 38 next Birthday.

Name of Company.

ENDOWMENT ASSURANCE PAYABLE AT  
DEATH OR ON ATTAINING

### Age 39 next Birthday.

ENDOWMENT ASSURANCE PAYABLE AT  
DEATH OR ON ATTAINING

Age 50, Age 55, Age 60.

	Age 50			Age 55			Age 60.			Rs. A. P.					
	Age 50	Age 55	Age 60	Age 50	Age 55	Age 60	Age 50	Age 55	Age 60						
City of Glasgow	62 6 0	62 6 0	50 8 0	50 8 0	50 8 0	50 8 0	50 8 0	50 8 0	50 8 0	66 6 0	66 6 0	53 0 0	53 0 0	53 0 0	53 0 0
Commercial Union	63 2 0	63 2 0	51 10 0	51 10 0	51 10 0	51 10 0	51 10 0	51 10 0	51 10 0	67 2 0	67 2 0	54 0 0	54 0 0	54 0 0	54 0 0
Empire of India	84 13 0	84 13 0	61 8 0	61 8 0	49 15 0	49 15 0	51 0 0	51 0 0	51 0 0	92 11 0	92 11 0	65 6 0	65 6 0	62 3 0	62 3 0
Gresham	87 14 0	87 15 4	64 5 0	64 5 0	51 0 0	51 0 0	51 0 0	51 0 0	51 0 0	95 12 0	95 12 0	68 1 0	68 1 0	63 8 0	63 8 0
Law Union and Crown	87 15 4	87 15 4	63 11 4	63 11 4	51 0 0	51 0 0	51 0 0	51 0 0	51 0 0	95 13 4	95 13 4	67 8 0	67 8 0	63 4 8	63 4 8
Liverpool & London & Globe	87 15 4	87 15 4	64 5 0	64 5 0	51 0 0	51 0 0	51 0 0	51 0 0	51 0 0	95 13 4	95 13 4	67 8 0	67 8 0	63 4 8	63 4 8
London and Lancashire	89 10 0	89 10 0	64 8 0	64 8 0	51 14 0	51 14 0	50 0 0	50 0 0	50 0 0	97 10 0	97 10 0	65 10 0	65 10 0	51 2 0	51 2 0
Manufacturers of Canada	86 7 0	86 7 0	62 0 0	62 0 0	49 10 0	49 10 0	49 10 0	49 10 0	49 10 0	94 12 0	94 12 0	68 6 0	68 6 0	54 3 0	54 3 0
New York	85 14 0	85 14 0	62 0 0	62 0 0	49 10 0	49 10 0	49 10 0	49 10 0	49 10 0	93 14 0	93 14 0	66 3 0	66 3 0	62 9 0	62 9 0
North British and Mercantile	89 14 0	89 14 0	66 2 0	66 2 0	54 3 0	54 3 0	50 5 0	50 5 0	50 5 0	97 13 0	97 13 0	70 0 0	70 0 0	56 10 0	56 10 0
Northern	86 7 0	86 7 0	62 0 0	62 0 0	49 10 0	49 10 0	49 10 0	49 10 0	49 10 0	97 13 0	97 13 0	67 1 0	67 1 0	52 2 0	52 2 0
Oriental	85 14 0	85 14 0	62 0 0	62 0 0	49 10 0	49 10 0	49 10 0	49 10 0	49 10 0	93 14 0	93 14 0	66 0 0	66 0 0	52 2 0	52 2 0
Pelican and British Empire	89 14 0	89 14 0	66 2 0	66 2 0	54 3 0	54 3 0	50 5 0	50 5 0	50 5 0	97 13 0	97 13 0	70 0 0	70 0 0	56 10 0	56 10 0
Provident	87 5 4	87 5 4	62 7 4	62 7 4	49 14 8	49 14 8	49 14 8	49 14 8	49 14 8	95 10 0	95 10 0	66 9 4	66 9 4	52 7 4	52 7 4
Royal	81 8 0	81 8 0	57 12 0	57 12 0	45 12 0	45 12 0	45 12 0	45 12 0	45 12 0	89 2 0	89 2 0	61 8 0	61 8 0	48 0 0	48 0 0
Royal Exchange	87 5 4	87 5 4	62 7 4	62 7 4	49 14 8	49 14 8	49 14 8	49 14 8	49 14 8	95 10 0	95 10 0	66 9 4	66 9 4	52 7 4	52 7 4
Scottish Amicable	87 5 4	87 5 4	62 7 4	62 7 4	49 14 8	49 14 8	49 14 8	49 14 8	49 14 8	95 10 0	95 10 0	66 9 4	66 9 4	52 7 4	52 7 4
Standard	87 5 4	87 5 4	62 7 4	62 7 4	49 14 8	49 14 8	49 14 8	49 14 8	49 14 8	95 10 0	95 10 0	66 9 4	66 9 4	52 7 4	52 7 4
Star	87 5 4	87 5 4	62 7 4	62 7 4	49 14 8	49 14 8	49 14 8	49 14 8	49 14 8	95 10 0	95 10 0	66 9 4	66 9 4	52 7 4	52 7 4
Sun of Canada	87 5 4	87 5 4	62 7 4	62 7 4	49 14 8	49 14 8	49 14 8	49 14 8	49 14 8	95 10 0	95 10 0	66 9 4	66 9 4	52 7 4	52 7 4

ENDOWMENT ASSURANCE PAYABLE AT  
DEATH OR ON ATTAINING

DEATH OR ON ATTAINING

**ENDOWMENT ASSURANCE—WITHOUT PROFITS.**

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 40 next Birthday.				Age 41 next Birthday.				Age 42 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.	Rs. A. P.	Age 50.	Age 55.	Age 60.	Rs. A. P.	Age 50.	Age 55.	Age 60.	Rs. A. P.
City of Glasgow ...	165 0 0	165 0 0	165 0 0	Rs. A. P.	165 0 0	165 0 0	165 0 0	Rs. A. P.	165 0 0	165 0 0	165 0 0	Rs. A. P.
Commercial Union ...	102 2 0	102 2 0	102 2 0	Rs. A. P.	102 2 0	102 2 0	102 2 0	Rs. A. P.	102 2 0	102 2 0	102 2 0	Rs. A. P.
Empire of India ...	104 14 0	104 14 0	104 14 0	Rs. A. P.	104 14 0	104 14 0	104 14 0	Rs. A. P.	104 14 0	104 14 0	104 14 0	Rs. A. P.
Gresham ...	105 4 0	105 4 0	105 4 0	Rs. A. P.	105 4 0	105 4 0	105 4 0	Rs. A. P.	105 4 0	105 4 0	105 4 0	Rs. A. P.
Law Union and Crown ...	107 5 0	107 5 0	107 5 0	Rs. A. P.	107 5 0	107 5 0	107 5 0	Rs. A. P.	107 5 0	107 5 0	107 5 0	Rs. A. P.
Liverpool & London & Globe ...	103 8 0	103 8 0	103 8 0	Rs. A. P.	103 8 0	103 8 0	103 8 0	Rs. A. P.	103 8 0	103 8 0	103 8 0	Rs. A. P.
London and Lancashire ...	106 11 0	106 11 0	106 11 0	Rs. A. P.	106 11 0	106 11 0	106 11 0	Rs. A. P.	106 11 0	106 11 0	106 11 0	Rs. A. P.
Manufacturers of Canada ...	107 6 0	107 6 0	107 6 0	Rs. A. P.	107 6 0	107 6 0	107 6 0	Rs. A. P.	107 6 0	107 6 0	107 6 0	Rs. A. P.
New York ...	108 12 0	108 12 0	108 12 0	Rs. A. P.	108 12 0	108 12 0	108 12 0	Rs. A. P.	108 12 0	108 12 0	108 12 0	Rs. A. P.
North British and Mercantile ...	109 13 0	109 13 0	109 13 0	Rs. A. P.	109 13 0	109 13 0	109 13 0	Rs. A. P.	109 13 0	109 13 0	109 13 0	Rs. A. P.
Northern ...	109 14 0	109 14 0	109 14 0	Rs. A. P.	109 14 0	109 14 0	109 14 0	Rs. A. P.	109 14 0	109 14 0	109 14 0	Rs. A. P.
Oriental ...	109 15 0	109 15 0	109 15 0	Rs. A. P.	109 15 0	109 15 0	109 15 0	Rs. A. P.	109 15 0	109 15 0	109 15 0	Rs. A. P.
Pelican and British Empire ...	109 16 0	109 16 0	109 16 0	Rs. A. P.	109 16 0	109 16 0	109 16 0	Rs. A. P.	109 16 0	109 16 0	109 16 0	Rs. A. P.
Praudent ...	109 17 0	109 17 0	109 17 0	Rs. A. P.	109 17 0	109 17 0	109 17 0	Rs. A. P.	109 17 0	109 17 0	109 17 0	Rs. A. P.
Royal ...	109 18 0	109 18 0	109 18 0	Rs. A. P.	109 18 0	109 18 0	109 18 0	Rs. A. P.	109 18 0	109 18 0	109 18 0	Rs. A. P.
Royal Exchange ...	109 19 0	109 19 0	109 19 0	Rs. A. P.	109 19 0	109 19 0	109 19 0	Rs. A. P.	109 19 0	109 19 0	109 19 0	Rs. A. P.
Scottish Amicable ...	109 20 0	109 20 0	109 20 0	Rs. A. P.	109 20 0	109 20 0	109 20 0	Rs. A. P.	109 20 0	109 20 0	109 20 0	Rs. A. P.
Standard ...	109 21 0	109 21 0	109 21 0	Rs. A. P.	109 21 0	109 21 0	109 21 0	Rs. A. P.	109 21 0	109 21 0	109 21 0	Rs. A. P.
Star ...	109 22 0	109 22 0	109 22 0	Rs. A. P.	109 22 0	109 22 0	109 22 0	Rs. A. P.	109 22 0	109 22 0	109 22 0	Rs. A. P.
Sun of Canada ...	109 23 0	109 23 0	109 23 0	Rs. A. P.	109 23 0	109 23 0	109 23 0	Rs. A. P.	109 23 0	109 23 0	109 23 0	Rs. A. P.

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

Name of Company.	Age 42 next Birthday.				Age 43 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		Age 55.		Age 60.	
		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ...	...	84 2 0	62 8 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0
Commercial Union ...	...	80 4 0	60 6 0	60 6 0	60 6 0	60 6 0	60 6 0	60 6 0
Empire of India ...	...	82 13 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0
Gresham ...	...	82 4 0	61 5 4	61 5 4	61 5 4	61 5 4	61 5 4	61 5 4
Law Union and Crown ...	...	84 1 0	62 1 0	62 1 0	62 1 0	62 1 0	62 1 0	62 1 0
Liverpool & London & Globe ...	...	82 4 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0
London and Lancashire ...	...	81 12 0	61 8 0	61 8 0	61 8 0	61 8 0	61 8 0	61 8 0
Manufacturers of Canada ...	...	85 6 0	65 6 0	65 6 0	65 6 0	65 6 0	65 6 0	65 6 0
New York ...	...	82 13 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0
North British and Mercantile ...	...	84 2 0	62 8 0	62 8 0	62 8 0	62 8 0	62 8 0	62 8 0
Northern ...	...	82 4 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0	62 0 0
Oriental ...	...	84 1 0	62 1 0	62 1 0	62 1 0	62 1 0	62 1 0	62 1 0
Pelican and British Empire ...	...	81 12 0	61 8 0	61 8 0	61 8 0	61 8 0	61 8 0	61 8 0
Provident ...	...	85 6 0	65 6 0	65 6 0	65 6 0	65 6 0	65 6 0	65 6 0
Royal ...	...	82 10 0	61 11 4	61 11 4	61 11 4	61 11 4	61 11 4	61 11 4
Royal Exchange ...	...	86 4 0	66 4 0	66 4 0	66 4 0	66 4 0	66 4 0	66 4 0
Scottish Amicable ...	...	82 12 0	63 9 0	63 9 0	63 9 0	63 9 0	63 9 0	63 9 0
Standard ...	...	89 11 4	65 7 4	65 7 4	65 7 4	65 7 4	65 7 4	65 7 4
Star ...	...	...	...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...	...	...	...

## ENDOWMENT ASSURANCE—WITHOUT PROFITS.

*Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.*

### Age 44 next Birthday.

ENDOWMENT ASSURANCE PAYABLE AT  
DEATH OR ON ATTAINING

### Age 45 next Birthday.

ENDOWMENT ASSURANCE PAYABLE AT  
DEATH OR ON ATTAINING

Name of Company.	Age 44 next Birthday.		Age 45 next Birthday.		Age 50 next Birthday.	
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
City of Glasgow ...	... 90 4 0	... 69 8 0	... 67 13 0	... 104 6 0	... 72 3 0	... 74 2 0
Commercial Union ...	... 90 4 0	... 70 8 0	... 70 0 0	... 105 7 0	... 74 10 0	... 75 10 0
Empire of India ...	... 90 4 0	... 69 8 0	... 68 4 0	... 105 6 8	... 72 6 0	... 73 6 0
Gresham ...	... 90 4 0	... 69 8 0	... 67 13 0	... 106 7 0	... 74 10 0	... 75 10 0
Law Union and Crown ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Liverpool & London & Globe ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
London and Lancashire ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Manufacturers of Canada ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
New York ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
North British and Mercantile ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Northern ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Oriental ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Pelican and British Empire ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Provident ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Royal ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Royal Exchange ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Scottish Amicable ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Standard ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Star ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0
Sun of Canada ...	... 90 4 0	... 69 8 0	... 68 4 0	... 106 7 0	... 74 10 0	... 75 10 0

## OTHER SCHEMES OF INSURANCE.

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### REDUCED PREMIUM SYSTEM FIRST FIVE YEARS.

Is particularly well suited for those commencing business, and others who desire to make an immediate provision for a substantial amount, but have reason to believe that in a few years they will be in a position to spend a larger sum annually with this object. The Policy is free from debt, but when effected with Profits, does not participate in respect of the first five years.

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### SHORT TERM POLICIES.

An Annual Premium for an Assurance payable at death, provided it occurs within one year, or within three, five, or seven years. This description of Assurance is applicable when a person is certain he will come into possession of a sum of money, should he live till the expiration of a definite period, since it affords adequate means of preventing the loss to his representatives which would result in case of his decease before the date at which the amount in prospect would accrue to him. It is likewise used to secure *temporary* loans.

## JOINT LIFE TABLE.

There are many cases for which this Table will provide, *viz.*—Partnerships, in which the withdrawal of Capital at death of either partner would cause loss or inconvenience to the survivor. Relatives and friends of limited life incomes frequently live together in comfort, whose means would be considerably crippled by the death of either one or the other.

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## CHILDREN'S ENDOWMENT TABLE.

An Annual Premium for an *Endowment* to a child on arriving at the age of 21 years either with or without a return of Premium. When Endowments are effected "With Returns," all Premiums received will, in the event of the child dying before attaining the age of 21, be returned (but without interest) to the legal holder of the Policy; when effected "Without Returns," Premiums received by the Companies are not returnable. Parents are beginning to perceive the advantages of this system, as by the sacrifice—hardly felt, perhaps—of a few hundred rupees periodically, they secure a desirable amount to their children on their settlement in life.

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## DOUBLE ENDOWMENT ASSURANCE.

A "DOUBLE ENDOWMENT" Assurance, with guaranteed Bonus, secures a fixed sum should death occur before the expiration of a given term of years, or the same sum together with a guaranteed Bonus of equal amount, should the life survive the term. If the Policy be effected on the participating scale, the Sum

Assured will also be increased by ordinary Bonus additions during the term, payable at death or at the end of the term, besides the guaranteed Bonus in the event of surviving to the end of the term.

#### EXAMPLE.

At age 30, Rs. 500 a year will effect a "Double Endowment" Assurance of Rs. 10,000 for a term of thirty years. Should death occur before thirty years have expired, Rs. 10,000 would be payable ; but should the life survive the term of thirty years, Rs. 20,000 will be paid. There being no extra rate for residence in India under this scheme, it is very favourably considered by many Insurers.

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### PURE ENDOWMENTS.

#### Provision for Old Age at minimum cost.

##### WITHOUT MEDICAL EXAMINATION.

Although an ordinary Endowment Insurance is peculiarly suited to the requirements of many persons, because it provides *an Insurance in the event of Death* as well as an Endowment in the event of Survivance, that very fact makes it somewhat unsuitable for *the large class whose chief object is to make a Provision for themselves*. For these the cheapest and best form of Policy is the "Pure Endowment," under which every rupee paid goes to provide the object intended, *viz.*, A Future Provision—no part being absorbed in providing an Immediate Insurance which is not required. At the same time, in the "With Return" Section, *the*

*whole of the premiums paid are returned in the event of death before the Endowment age is reached, so that the entire Savings which were being laid past for Old Age become available for friends or relatives.*

These Policies usually secure the following advantages :

- (1) A Cash Payment of any amount, on reaching a selected age, at the lowest possible cost.
- (2) The option, on reaching the selected age, of taking an Annuity for Life in place of the Cash Payment.
- (3) The option, at any time, of taking a Fully Paid-up Policy in exact proportion to the Premiums paid.
- (4) A Liberal Cash Value\* on discontinuance at any time.
- (5) The avoidance of any Medical Examination.

It will be noticed that these Policies are specially suitable for Ladies who require either wholly or partly to support themselves.

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### MARRIED WOMEN'S ASSURANCES.

A married woman may effect an Assurance on her own life, or on the life of her husband for her separate use.

A man may assure his life for the benefit of his wife, or of his children, or of his wife and children.

\* In the "Without Return" Section this option is subject to good health.

In the same way a married woman may assure her life for the benefit of her husband, or of her children, or of her husband and children.

Ante-nuptial or post-nuptial settlements may be effected by means of a Policy of Assurance free of expense, beyond the payment of the Premiums.

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### **LEASEHOLD, INVESTMENT AND CAPITAL REDEMPTION POLICIES.**

Policies are issued for the following among other objects :—

1. To secure the return of money invested in the purchase of leasehold property, and in the improvement of buildings and other property held for a limited number of years.
2. To provide a sum to cover dilapidations at the termination of leases, and to cover the cost of replacing plant and machinery used in industrial and other undertakings.
3. To provide a sinking fund in connection with terminable annuities, bonds and other securities.
4. To provide for the repayment of loans, for the replacement of capital generally, and for the payment of a stipulated sum of money at a fixed date.

*The rates referring to this class of business may be obtained on application to the offices.*

Assurances may be effected in various ways, not enumerated, to meet the convenience of parties, and full information may be obtained on application to the several offices.

### ESTATE DUTY.

Much difficulty may occasionally be experienced in meeting the claim for Estate Duty payable under the provisions of the Finance Act, 1894 (England), especially when the property is of such a nature as not to be easy of immediate realization, except at a serious sacrifice. By means of Life Assurance, however, the necessary provision can readily be made by setting aside out of income the amount required to meet the Premium on a Life Policy covering the estimated amount of the Duty.

In the Debate on the Finance Bill in Committee of the House of Commons on the 15th June, 1894, the following observations were made with respect to Life Assurance as a means of providing for the payment of the Duty :—

Sir WILLIAM HAROURT said he entirely sympathized with the desire to encourage the making provision for the payment of the Death Duties. Insurance was a very good way of doing it, and he believed it would be largely adopted.

Mr. GOSCHEN said that the practical value of Insurance had been fully recognized by members of that House, and he thought it difficult to over-estimate the enormous advantages the system offered to the community at large.

The following is a Table of the Estate Duty payable :—

Where the Principal Value of the Estate	Rate per cent. of Estate Duty.	Amount of Estate Duty.
Exceeds—		
£1,000 and does not exceed 10,000	3 0 0	From £30 to £300
10,000 "	4 0 0	" 400, 1,000
25,000 "	4 10 0	" 1,125, 2,250
50,000 "	5 0 0	" 2,500, 3,750
75,000 "	5 10 0	" 4,125, 5,500

#### FOR EXAMPLE.

A person now aged 40 years next birthday wishes to provide for the Estate Duty payable on his decease. The following Table exhibits the approximate Premium payable (under a non-participating Policy) yearly to secure the payment of the Duty :—

Estimated Value of Estate not exceeding	Estate Duty Payable, being Amount for which a Life Policy should be effected.	APPROXIMATE PREMIUM.	
		Yearly.	
£ 10,000	£ 300	£ 10	
25,000	1,000	35	
100,000	5,500	192	

#### SPECIAL FORM OF POLICY.

In order that the amount necessary to pay the Estate Duty may be available immediately it is required, the Offices are prepared to grant Policies under which the Policy-monies (or such portion thereof as may be needed for the purpose) shall be paid direct to the Inland Revenue Office, without waiting for the production of Probate.

## BONUSES.

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As Security is the paramount essential of Life Assurance, and the prompt meeting of all obligations must be placed beyond the possibility of doubt, the Premiums charged by all sound offices are somewhat in excess of the amounts which experience has hitherto required.

A Life Assurance Policy is a contract to make a fixed payment in years, often many years, to come. The amount required annually to enable the payment to be met depends chiefly on (1) the rate of interest that can be obtained throughout the term ; (2) the rate of mortality amongst the members, and (3) the proportion of the Premiums received that is expended in conducting the business.

These are matters which depend on contingencies which cannot be forecast for long periods with absolute certainty. Consequently all Premiums comprise a margin to cover eventualities. It is out of this margin that what is known as the surplus arises which provides the Bonuses which are added to "With-Profit" Policies. Bonuses are really repayments to Policy-holders of that portion of their Premiums which has been found to be more than was required. The amount available for

distribution as Bonus is ascertained in most offices every five years by actuarial valuation.

Much, indeed almost everything, depends on the stringency of that valuation. If it be based on a stringent table of mortality, and on the assumption that the rate of interest earned in the future will be low, the amount of the funds retained in hand will be large, and the sum shown as surplus available for distribution as Bonus at the moment will be proportionately smaller. On the other hand, not only is the guarantee enormously greater that all claims will be fully met, but the prospect is vastly enhanced that future Bonuses will be better than they otherwise could be. Every year the interest on the larger fund in hand accumulates, and the assumed rate being low, the difference between that rate and the rate actually earned is of course greater than when the assumed rate is higher.

A stringent valuation is therefore the best possible security for the maintenance of good Bonuses. A valuation based on a comparatively high rate of interest enables a larger immediate bonus to be paid than a more stringent and prudent one would permit. But it does so at the expense of depleting the accumulated funds, and of reducing the future margin of interest surplus. The policy of obtaining apparently satisfactory present results by making a low estimate of future liabilities is highly to be deprecated in the case of the important trust involved in Life Assurance administration.

It is, therefore, clear that neither the soundness of a Life Office nor its future Bonus prospects are

necessarily indicated by the Bonuses it has paid and is paying. The latter may indicate that its reserves have been unduly weakened. Everything depends on the basis on which they have been arrived at.

The H<sup>M</sup> mortality table is deduced from the experience contributed by twenty British Life Offices of Healthy Male assured lives, while the recently published table technically called the "Om" or "Office Males" table is based upon the latest experience of policy-holders in British Life Offices. This latter mortality table is considered to be the most reliable exponent of mortality among assured lives and is being adopted by our leading offices.

Details of the rates and particulars of the Bonus Systems of the various offices are given in the following pages.

## QUINQUENNIAL VALUATION EXTRACTS.

NAME OF OFFICE.	Date of Valuation.	Mortality table used.	RATE OF INTEREST.		Surplus, £	Profits to Policy-holders, £	RATE.
			Assumed.	Earned.			
City of Glasgow	1899	H. M.	3 1/2%	3 1/4 10	146,348	102,375	11s. 2/3% Compound.
	1903	O. M.	3 1/2%	3 1/2 8	69,633	62,184	6s. 2/3% Compound.
Commercial Union	1897	H. M.	3 1/2%	4 4 9	309,546	222,779	From £1.82 upwards, varying with age at entry and class of policy.
	1902	O. M.	3 1/2%	4 1 4	316,123	240,867	
35 Empire of India	1902	Special	3 1/2%	...	Rs19,400	Rs17,460	1/2% per annum vesting, when the premiums accumulated at 4% compound interest shall equal the sum assured.
	...						From 4s. 2/3% upwards, varying with age at entry & class of policy.
Gresham	1895	H. M. Special.	3 1/2%	4 1 8	78,902	70,650	4s. 2/3% Nil.
	1900	Do.	3 1/2%	4 0 5	80,303	73,040	35s. 2/3% Compound.
Law Union & Crown	1899	H. M.	3 & 3 1/2%	{ 4 0 1	233,040	192,278	35s. 2/3% Compound.
	1904	H. M. & H. M. & H. M. & O. M. & O. M. 5	3 1/2% 3 1/2% 3 1/2% 3 1/2% 3 1/2%	{ 3 19 8 3 17 10 3 13 9	305,293 410,690 450,432	257,924 142,030 172,069	32s. 2/3% Compound. 35s. 2/3% Simple. 35s. 2/3% Simple.
Liverpool & London & Globe.	1898						
	1903						

QUINQUENNIAL VALUATION EXTRACTS—(concl'd.)

NAME OF OFFICE.	Date of Valuation.	Mortality table used.	RATE OF INTEREST.		Surplus.	Profits to Policy-holders.	RATE,
			Assumed.	Earned.			
London & Lancashire {	1897	H. M.	3½%	4 3 3	80,0639	50,000	20s. % Simple.
1902	H. M.	3½%	3 18 11	103,127	60,397	20s., 22s. 6d., 25s. % Simple; varying with age at entry and class of policy.	
76 Manufacturers of Canada.			<i>Figures not available for this edition.</i>				
New York ..	1898	Combined experience American & combined	4 %	4 12 4	3,783,491	1,687,048	Bonuses on the Tontine system.
	1901	H. M. O. M.	4 %	4 2 1	3,722,766	1,858,763	Do. do.
North British & Mercantile.	1900	H. M. & H. M. 5	3 %	3 19 10	937,211	830,160	38s. % Compound.
	1905	H. M. 5	3½%	.....	1,136,182	1,000,331	38s. % Compound.
Northern ..	1900	H. M.	2½%	4 0 0	327,705	316,600	31s. % Simple.
	1905	H. M. 5	2½%	3 13 6	347,059	341,044	31s. % Simple.
Oriental ..	1900	Special	3 %	3 14 7	Rs 53,679	Rs 43,108	1½% per annum Simple.
	1903	Do.	3½%	3 16 0	Rs 26,460	Rs 26,460	½% per annum Simple.
Pelican & British Empire.	1900	H. M.	3½%	4 2 3	153,633	103,836	32s. % Simple.
	1905	O. M.	3½%	3 16 9	180,774	120,676	32s. % Simple.
Provident ..	1897	H. M.	3½%	3 18 9	621,192	312,583	27½% Compound.
	1902	H. M.	3½%	3 18 4	300,240	300,240	25s. % Compound.

Royal	...	H. M. & H. M. 5 O. M. 5	3 % 3 % 1	3 14 6 3 14 0 3 18 7	636,549 842,163 228,691	491,819 662,939 177,519	30s. % Simple. 30s. % Simple. 25s. % Compound.
Royal Exchange	...	H. M. & H. M. 5 O. M.	3 % 3 % ?	274,500	211,273	211,273	25s. % Compound.
Scottish Amicable	...	H. M. & H. M. 5 O. M. & O. M. 5	21% 21% 21% 21%	3 19 7 3 19 7 3 19 8 3 19 8	342,966 229,004 383,406 312,243	229,004 35s. % Compound. 35s. % Compound. 35s. % Compound.	35s. % Compound.
Standard	...	H. M. & H. M. 5 O. M.	3 & 31% 3 & 31% 4	3 19 0 3 15 9 4 0	691,422 405,884 5,440	642,933 333,849 371.	25s. % Simple. From 15s. % upwards. From 15s. % upwards.
Star	...	H. M. & H. M. 5 O. M.	3 % 3 % 4 %	3 10 8 3 10 8 5 12 10	303,588 303,588 67,016	240,623 240,623 40,014	10s. % Compound. 10s. % Compound. From £1.7-2 upwards.
Sun of Canada	...	H. M.	3 1/2 & 4 %	4 14 9	107,666 23,534	23,534 From £1.9/7 upwards.	From £1.9/7 upwards.

# SIMPLE BONUSES

The amount of Policies for £1,000 or Rs. 1,000, with

## SIMPLE REVERSIONARY BONUSES

*Declared every five years at the following rates:—*

Simple Bonuses per cent. per annum.	YEARS IN FORCE.					
	5	10	15	20	25	30
£ s. d.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.
1 0 0	1,050	1,100	1,150	1,200	1,250	1,300
1 0 6	1,051	1,102	1,154	1,205	1,256	1,307
1 1 0	1,052	1,105	1,157	1,210	1,262	1,315
1 1 6	1,054	1,107	1,161	1,215	1,269	1,322
1 2 0	1,055	1,110	1,165	1,220	1,275	1,330
1 2 6	1,056	1,112	1,169	1,225	1,281	1,337
1 3 0	1,057	1,115	1,172	1,230	1,287	1,345
1 3 6	1,059	1,117	1,176	1,235	1,294	1,352
1 4 0	1,060	1,120	1,180	1,240	1,300	1,360
1 4 6	1,061	1,122	1,184	1,245	1,306	1,367
1 5 0	1,062	1,125	1,187	1,250	1,312	1,375
1 5 6	1,064	1,127	1,191	1,255	1,319	1,382
1 6 0	1,065	1,130	1,195	1,260	1,325	1,390
1 6 6	1,066	1,132	1,199	1,265	1,331	1,397
1 7 0	1,067	1,135	1,202	1,270	1,337	1,405
1 7 6	1,069	1,137	1,206	1,275	1,344	1,413
1 8 0	1,070	1,140	1,210	1,280	1,350	1,420
1 8 6	1,071	1,142	1,214	1,285	1,356	1,427
1 9 0	1,072	1,145	1,217	1,290	1,362	1,435
1 9 6	1,074	1,147	1,221	1,295	1,369	1,442
1 10 0	1,075	1,150	1,225	1,300	1,375	1,450
1 10 6	1,076	1,152	1,229	1,305	1,381	1,457
1 11 0	1,077	1,155	1,232	1,310	1,387	1,465
1 11 6	1,079	1,157	1,236	1,315	1,394	1,472
1 12 0	1,080	1,160	1,240	1,320	1,400	1,480
1 12 6	1,081	1,162	1,244	1,325	1,406	1,487
1 13 0	1,082	1,165	1,247	1,330	1,412	1,495
1 13 6	1,084	1,167	1,251	1,335	1,419	1,502
1 14 0	1,085	1,170	1,255	1,340	1,425	1,510
1 14 6	1,086	1,172	1,259	1,345	1,431	1,517
1 15 0	1,087	1,175	1,262	1,350	1,437	1,525
1 16 0	1,090	1,180	1,270	1,360	1,450	1,540
1 17 0	1,092	1,185	1,277	1,370	1,462	1,555
1 17 6	1,094	1,187	1,281	1,375	1,469	1,562
1 18 0	1,095	1,190	1,285	1,380	1,475	1,570
1 19 0	1,097	1,195	1,292	1,380	1,487	1,583
2 0 0	1,100	1,200	1,300	1,400	1,500	1,600
2 2 6	1,106	1,212	1,319	1,425	1,531	1,637
2 5 0	1,112	1,225	1,337	1,450	1,562	1,675
2 7 6	1,119	1,237	1,356	1,475	1,594	1,712
2 10 0	1,125	1,250	1,375	1,500	1,625	1,750

# COMPOUND BONUSES.

The amount of Policies for £1,000 or Rs. 1,000, with

## COMPOUND REVERSIONARY BONUSES

*Declared every five years at the following rates:—*

Compound Bonuses per cent. per annum.	YEARS IN FORCE.					
	5	10	15	20	25	30
£ s. d.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.
1 0 0	1,050	1,102	1,158	1,216	1,276	1,340
1 0 6	1,051	1,105	1,162	1,221	1,284	1,350
1 1 0	1,052	1,108	1,166	1,227	1,292	1,359
1 1 6	1,054	1,110	1,170	1,233	1,299	1,369
1 2 0	1,055	1,113	1,174	1,239	1,307	1,379
1 2 6	1,056	1,116	1,178	1,245	1,315	1,389
1 3 0	1,057	1,118	1,183	1,251	1,323	1,399
1 3 6	1,059	1,121	1,187	1,257	1,330	1,409
1 4 0	1,060	1,124	1,191	1,262	1,338	1,419
1 4 6	1,061	1,126	1,195	1,268	1,346	1,429
1 5 0	1,062	1,129	1,199	1,274	1,354	1,439
1 5 6	1,064	1,132	1,204	1,280	1,362	1,449
1 6 0	1,065	1,134	1,208	1,286	1,370	1,459
1 6 6	1,066	1,137	1,212	1,293	1,378	1,469
1 7 0	1,067	1,140	1,216	1,299	1,386	1,480
1 7 6	1,069	1,142	1,221	1,305	1,394	1,490
1 8 0	1,070	1,145	1,225	1,311	1,403	1,501
1 8 6	1,071	1,148	1,229	1,317	1,411	1,511
1 9 0	1,072	1,150	1,234	1,323	1,419	1,522
1 9 6	1,074	1,153	1,238	1,329	1,427	1,533
1 10 0	1,075	1,156	1,242	1,335	1,436	1,543
1 10 6	1,076	1,158	1,247	1,342	1,444	1,554
1 11 0	1,077	1,161	1,251	1,348	1,452	1,565
1 11 6	1,079	1,164	1,255	1,354	1,461	1,576
1 12 0	1,080	1,166	1,260	1,360	1,469	1,587
1 12 6	1,081	1,169	1,264	1,367	1,478	1,598
1 13 0	1,082	1,172	1,268	1,373	1,486	1,609
1 13 6	1,084	1,175	1,273	1,379	1,495	1,620
1 14 0	1,085	1,177	1,277	1,386	1,504	1,631
1 14 6	1,086	1,180	1,282	1,392	1,512	1,643
1 15 0	1,087	1,183	1,286	1,399	1,521	1,654
1 15 6	1,089	1,185	1,291	1,405	1,530	1,666
1 16 0	1,090	1,188	1,295	1,412	1,539	1,677
1 16 6	1,091	1,191	1,299	1,418	1,547	1,689
1 17 0	1,092	1,194	1,304	1,425	1,556	1,700
1 17 6	1,094	1,196	1,308	1,431	1,565	1,712
1 18 0	1,095	1,199	1,313	1,438	1,574	1,724
1 18 6	1,096	1,202	1,317	1,444	1,583	1,736
1 19 0	1,097	1,205	1,322	1,451	1,592	1,748
1 19 6	1,099	1,207	1,326	1,457	1,601	1,760
2 0 0	1,100	1,210	1,331	1,464	1,611	1,772

## THE TONTINE SYSTEM.

Under the ordinary system of distribution of Profits under Life Assurance Policies, the Profits are divided at intervals, such as seven, five, or three years, or it may be as frequently as every year ; and it is obvious that a large proportion of the total amount divisible is thus distributed among many who, in the very nature of mortality experience, will not live to complete that number of payments which would provide the amount payable at their death. In other words, many such persons, whose individual transactions, taken separately, are not in themselves a profit to the Office, receive during life (or there is paid after their death) Bonuses (or " Profits " so called).

And premature death thus resulting may be contributed to by the exposure of the Assured to more than normal hazard, as by intemperance, change of residence or occupation, etc., all of which are covered by the Assurance policy, although unknown at the outset.

By that failure of longevity, and consequent failure of continued payments, the Profit Fund for division would, under the ordinary plans of assurance, be made smaller for those who survive, although it is the continuance of their membership which really provides the sources from which the surplus is derived.

It is therefore suggested that equity to a person who may die prematurely, is very well provided for by

the payment to his heirs of the full amount named in the policy without any addition of what is termed "Profits." And the operation of the Tontine Life Assurance System provides that this Bonus Fund or Profit shall be reserved for a longer period of years and *then* divided (according to the period selected) among those who are alive at the end of that period. These periods are usually 15 years or 20 years, as may be selected at the outset by the person assuring. Those alive at the end of 15 years divide the Tontine Profit Fund of the special Tontine period they have selected, and in like manner those who have chosen the 20 years' Tontine period.

It is to be distinctly understood that each person who dies before completion of the period chosen, leaves to his heirs the full sum assured.

CITY OF GLASGOW LIFE ASSURANCE COMPANY.

YEAR,	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£276,920	£234,094	1,189	522,357	£19,927	£37,978	16.32%
1904	2830,858	234,340	1,074	434,911	19,559	37,496	16.00
1905	232,100	1,061	372,825	16,906	16,906	36,980	15.91

THE COMMERCIAL UNION ASSURANCE CO., LTD.

YEAR,	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£612,821	£253,812	1,122	934,780	£52,619	£36,613	14.42%
1904	2,803,296	262,318	1,159	950,758	30,273	36,382	13.83
1905	3,004,438	293,499	1,072	1,140,251	48,189	41,393	14.12

THE GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 8,585,315	£ 991,430	5,613	£ 1,790,063	£ 76,788	£ 191,022	19·26
1904	8,871,674	993,389	5,114	1,650,246	74,832	187,473	18·87
1905	9,181,921	994,134	5,817	1,775,206	77,269	197,432	19·86

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 5,528,029	£ 246,081	848	£ 486,923	£ 21,825	£ 24,000	10·00
1904	5,500,782	241,336	816	384,646	15,216	24,133	10·00
1905	5,437,817	243,809	792	481,933	10,116	24,381	10·00

THE LONDON & LANCASHIRE LIFE INSURANCE CO., LTD.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	£	Ratio to Premium.
1903	£1,872,784	£286,041	2,362	£700,026	31,668	£58,325	20.39
1904	2,000,477	293,460	2,376	635,848	31,144	60,231	20.52
1905	2,117,899	302,569	2,564	749,912	32,974	62,887	20.78

THE NEW YORK LIFE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	£	Ratio to Premium.
1903	£71,970,189	14,624,388	177,118	£67,123,854	3,004,722	£3,742,617	25.89
1904	80,275,405	16,259,761	187,164	71,041,307	3,001,755	3,986,274	24.60
1905	88,312,036	17,500,350	157,540	60,955,888	2,558,267	3,741,434	21.53

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£13,154,189	£902,581	3,492	£1,955,925	£78,937	£123,580	13·69
1904	13,472,532	927,734	6,385	2,280,303	94,051	126,404	13·62
1905	13,762,898	950,056	4,683	2,190,444	105,653	129,563	13·64

## THE NORTHERN ASSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£4,204,134	£264,628	1,160	£441,950	£16,166	£26,433	10·00
1904	4,379,650	267,898	1,186	480,620	23,800	26,789	10·00
1905	4,558,242	271,311	1,416	524,212	20,292	27,131	10·00

THE PELICAN AND BRITISH EMPIRE LIFE OFFICE.

YEAR.	Life and Annuity Funds.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
		Policies Issued.	Sum Assured.	Premium.	£	£
1903	£ 4,850,875	412,002	1,510	£ 941,551	46,461	15.44%
1904	5,035,482	414,123	1,371	1,006,908	43,611	14.97%
1905	5,207,638	411,809	1,289	932,792	38,315	14.77%

THE ORIENTAL GOVERNMENT SECURITY LIFE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
		Policies Issued.	Sum Assured.	Premium.	Rs.	Rs.
1903	Rs. 2,15,95,946	Rs. 33,43,914	Rs. 76,37,625	Rs. 3,78,065	Rs. 5,36,117	16.03%
1904	2,37,38,376	35,28,430	81,65,375	4,19,397	5,56,387	15.77%
1905	2,57,71,148	36,38,176	76,41,325	3,91,794	5,80,133	15.67%

## THE PROVIDENT LIFE OFFICE.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			£	Policies Issued.	Sum Assured.	Premium.	£
1903	3,416,843	£240,539	878	£436,767	15,567	£38,147	15.85%
1904	3,514,881	244,333	986	483,569	17,516	36,990	15.14%
1905	3,614,076	244,607	973	426,335	15,884	35,454	14.49%

## THE ROYAL INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			£	Policies Issued.	Sum Assured.	Premium.	£
1903	8,680,859	£651,090	3,468	£1,374,378	53,470	£80,385	12.37%
1904	8,828,868	681,025	3,213	1,308,862	49,640	80,773	12.21%
1905	9,135,960	81,025	3,153	1,286,010	57,722	85,739	12.58%

THE ROYAL EXCHANGE ASSURANCE CORPORATION.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 2,935,118	£ 240,602	1,349	£ 675,156	£ 26,284	£ 34,724	14.43
1904	3,055,925	250,197	1,322	871,814	20,398	35,727	14.28
1905	3,160,949	255,880	1,387	788,945	26,737	36,580	14.30

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 4,540,343	£ 272,359	1,118	£ 619,951	£ 47,737	£ 38,801	14.26
1904	4,669,918	289,411	1,125	637,242	56,619	40,143	13.87
1905	4,806,403	307,085	1,286	697,931	67,178	41,263	13.42

## THE STANDARD LIFE ASSURANCE CO.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	£	£
1903	£10,822,623	£950,460	5,408	£2,407,916	£98,495	£195,340	20.55
1904	.. 11,133,769	972,810	5,466	2,433,739	101,385	206,309	21.21
1905	.. 11,383,883	939,159	6,248	2,555,408	125,408	204,744	20.49

## THE STAR LIFE ASSURANCE SOCIETY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	£	£
1903	£5,911,018	£571,704	3,166	£1,005,489	£41,014	£84,355	14.75
1904	.. 6,102,214	567,658	2,804	859,672	36,388	85,425	15.05
1905	.. 6,352,479	551,266	2,009	619,039	24,793	77,134	13.99

## MISCELLANEOUS.

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### PAYMENT OF PREMIUMS.

The Annual Premium on a policy may be paid to most Offices by half-yearly, quarterly, bi-monthly or monthly instalments without additional charge,\* but in the event of a claim arising under a policy on which the premium is payable more frequently than once a year, the balance of a full year's premium, if any, for the year then current will be deducted from the proceeds of the policy at settlement.

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### CURRENCY.

Assurances may be effected in Sterling or Rupees at the option of the proposer. In the latter case the sum assured and premiums are payable in Rupees. In the former case the sum assured and the premiums are payable in Sterling in Great Britain, or in India at the rate of exchange current on the date when they fall due.

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\* Certain Offices make an addition of 2½ per cent. to the yearly premium for half-yearly payments, 5 per cent. for quarterly payments and 10 per cent. monthly payments.

## **INCOME TAX PRIVILEGE.**

Under 16 and 17 Viet. 34, every person assuring his own life or that of his wife is entitled to deduct in his annual return of income to the Revenue Authorities the premium or premiums paid for such Life Assurance during the year, provided the total of premiums deducted in any year does not exceed one-sixth of his entire income.

This is an advantage peculiar to the Life Assurance form of investment of money.

The Offices provide duplicate premium receipts or certificates of payments for exhibition to Income Tax Authorities.

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## **ADMISSION OF AGE.**

In the interests of the Assured the age should be admitted on the Policy when it is issued, or as soon thereafter as possible, and proof of Age should consequently be furnished to the Office without delay, either by a Certificate of Birth from the District Registrar's Books, or other Public Registers or Horoscopes, or, in case such record does not exist, by a Certificate of Baptism, mentioning date of Birth, or, if that date is not registered, then evidence should be given to show how old the child was when baptized. If no official record of Birth or Baptism exists, an extract from Family Bible or other similar Record will usually suffice, failing which the Companies will be glad to learn what evidence of age can be given.

Where the applicant is a Government servant, an extract from his Service Register, duly authenticated

by the Head of his Department, is usually deemed sufficient.

*N.B.*—The difficulty of proving age often increases with lapse of years, and it is frequently far easier to furnish the requisite proof during the existence of the life assured than it would be after death. Any reasonable evidence will be accepted.

Unintentional errors as to age can usually be adjusted without trouble.

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### LOANS ON POLICIES.

Advances within the surrender value are made to the Insured on their Policies when they have been a few years in force. No charge is made beyond the cost of the stamps for the promissory note, and interest is at a fixed rate per cent. per annum. Interest is payable in advance with the Premiums. No loan is granted for a smaller amount than say £10 or Rs. 150. The loan may be retained as long as the assured thinks fit, or it can be paid off at pleasure any time after the first twelve months. *This will be found to afford great convenience, as a temporary difficulty in the payment of a premium may be thereby readily obviated, or any unexpected requirement for money may be easily met.*

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### ASSIGNMENTS.

#### Extract from the Policies of Assurance Act, 1867.

No assignment made after the passing of this Act of a Policy of Life Assurance shall confer on the

assignee therein named, his executors, administrators, or assigns, any right to sue for the amount of such Policy, or the moneys assured or secured thereby, until a written notice of the date and purport of such assignment shall have been given to the Assurance Company liable under such policy at their principal place of business for the time being, or in case they have two or more principal places of business, then at some one of such principal places of business, and the date on which such notice shall be received shall regulate the priority of all claims under any assignment; and a payment *bonâ fide* made in respect of any Policy by any Assurance Company before the date on which such notice shall have been received shall be as valid against the assignee giving such notice as if this Act had not been passed.

Every Assurance Company shall, on every Policy issued by them after the thirtieth day of September, One thousand eight hundred and sixty-seven, specify their principal place or principal places of business at which notice of assignment may be given in pursuance of this Act.

Any such assignment may be made either by endorsement on the Policy or by a separate instrument, such endorsement or separate instrument being duly stamped.

Every Assurance Company to whom notice shall have been duly given of the assignment of any Policy under which they are liable shall, upon the request in writing of any person by whom any such notice was given or signed, or of his executors or administrators,

and upon payment in each case of a fee not exceeding five shillings, deliver an acknowledgment in writing under the hand of the Manager, Secretary, Treasurer, or other principal officer of the Assurance Company of their receipt of such notice; and every such written acknowledgment, if signed by a person being *de jure* or *de facto* the Manager, Secretary, Treasurer, or other principal officer of the Assurance Company whose acknowledgment the same purports to be, shall be conclusive evidence as against such Assurance Company of their having duly received the notice to which such acknowledgment relates.

#### MEMO.

It is always wise to engage the services of a Solicitor in assigning Policies.

The purchaser should obtain possession of the Policy as well as the assignment deed, if such be a separate instrument than the Policy itself, and he should satisfy himself that the Insurance is in force.

Admission of the Life Assured's age should, in all cases, be obtained.

In registering notices of assignment, the Companies do not express any opinion as to the validity or otherwise of the Deed or Deeds of which they receive notice; it being understood that parties when assigning a Policy, satisfy themselves that they are within their legal rights and are conforming in every respect with the requirements laid down by law. The Companies do not accept any responsibility in the matter.

## LOST POLICIES.

The Companies undertake no liability under a Policy which has been lost, until the amount assured thereby falls to be paid, and then only provided it receives a satisfactory indemnity from the payee.

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## DEATH CLAIMS.

The following are the usual Certificates required in order to prove the death of an Assured :—

1st. A Certificate from the Medical Gentleman who attended the deceased in the last illness, stating the cause of death, when and where it took place, the duration of the illness, etc.

2nd. A Certificate identifying the deceased as the party who was insured with the Company, etc.

3rd. An Extract from the Register of Deaths.

4th. Should the age of the deceased not be admitted in the Policy, it will be necessary to produce evidence of age.

If the Claim be made by Executors or Administrators, the Probate of the will, or Letters of Administration, granted by the *Court of Probate* in favour of parties, must be left at the Insurance Office to be registered.

If the Policy has been assigned, or otherwise dealt with, all Deeds and other Documents necessary to substantiate the title to the Policy, must, in order to avoid delay in payment, be left at the Insurance Office ; and if such Deeds or Documents relate solely to the Policy, they will be retained by the Office ; but

if they relate to other matter, a full abstract of such parts as relate to the Policy must be furnished, and left with the Deeds or Documents, and, on payment of the Claim, they will be returned, on an undertaking (free of expense to the Office) being given for their production when required.

In cases of Bankruptcy or Insolvency, an official copy of the appointment of Assignees or Trustees on the Estate must be left.

### PROPORTION OF WEIGHT TO HEIGHT.

The following table represents the average weights of persons of various heights, and the limits of divergence which are supposed to be consistent with health :

Height.	Standard Weight.	Maximum.	Minimum.
5 ft. 1 in.	125 lbs.	144 lbs.	96 lbs.
5 „ 2 „	128 „	151 „	101 „
5 „ 3 „	131 „	160 „	106 „
5 „ 4 „	134 „	167 „	111 „
5 „ 5 „	137 „	170 „	114 „
5 „ 6 „	141 „	174 „	116 „
5 „ 7 „	146 „	178 „	118 „
5 „ 8 „	151 „	186 „	124 „
5 „ 9 „	156 „	194 „	130 „
5 „ 10 „	161 „	203 „	135 „
5 „ 11 „	167 „	209 „	139 „
6 „ 0 „	173 „	215 „	143 „

TABLE OF EXPECTATION OF LIFE.

Age.	Expectation of Life.	Age.	Expectation of Life.	Age.	Expectation of Life.
	Years.		Years.		Years.
0	57.64	39	28.27	70	8.68
5	53.83	40	27.57	71	8.16
10	49.89	41	26.85	72	7.65
11	49.38	42	26.14	73	7.24
12	48.38	43	25.42	74	6.83
13	47.50	44	24.69	75	6.56
14	46.60	45	23.98	76	6.17
15	45.90	46	23.27	77	5.85
16	45.14	47	22.57	78	5.48
17	44.23	48	21.89	79	5.22
18	43.39	49	21.20	80	4.93
19	42.64	50	20.51	81	4.61
20	41.98	51	19.84	82	4.36
21	41.23	52	19.17	83	4.04
22	40.51	53	18.50	84	3.84
23	39.84	54	17.81	85	3.58
24	39.15	55	17.14	86	3.44
25	38.44	56	16.53	87	3.26
26	37.65	57	15.90	88	3.05
27	36.93	58	15.26	89	2.94
28	36.18	59	14.64	90	2.68
29	35.47	60	13.99	91	2.46
30	34.75	61	13.42	92	2.25
31	34.04	62	12.83	93	2.04
32	33.30	63	12.26	94	2.90
33	32.59	64	11.72	95	1.90
34	31.86	65	11.17	96	1.06
35	31.15	66	10.65	97	1.00
36	30.41	67	10.12	98	.....
37	29.69	68	9.61	99	.....
38	28.97	69	9.13	.....	.....

SPECIAL TREATMENT OF EXCEPTIONAL LIVES.

How to deal with lives which, owing to personal or family history, occupation, or place of residence, cannot be regarded as quite ordinary average risks, has long been a difficulty in Life Assurance.

Certain offices have adopted an arrangement for such cases which removes all reasonable objection on

the part of any one on whose life an extra Premium would otherwise properly be required. It is to charge the Premium at the ordinary tabular rate, and make the Policy liable to a debt which diminishes every year by a fixed amount until it is extinguished.

By this arrangement the assured receives the benefit if he prove to be a good life or better than was supposed, inasmuch as, in the event of living out an average term of life, he will have paid only the tabular rates, and the amount of the Policy will be paid in full. At the same time the office is protected against the contingency of death occurring sooner by a deduction being made from the amount of Policy. The following will serve as an illustration :—

Suppose a life has been accepted for Rs. 10,000, subject to a debt of Rs. 2,000, reducible by instalments of Rs. 100 a year.

If death occur in the first year after the issue of the Policy, the amount paid by the office will be Rs. 8,000 (Rs. 10,000 less Rs. 2,000). If death occur in the 11th year after the issue of the Policy, the amount paid by the Company will be Rs. 9,000 (Rs. 10,000 less Rs. 1,000). If death occur in the 21st year, the full amount assured (Rs. 10,000) will be paid.

As no extra Premium is paid, the advantage of this plan to the assured is obvious.

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## SURRENDER VALUES EXPLAINED.

When a Life Policy-holder applies for the surrender value of his Policy and learns the amount, he is often surprised that it is not larger and not infrequently remarks, "Is that all you are going to give me? Why, you have had the use of all my premiums, and you ought, at least, to return those to me even if I forego the interest upon them;" and, when informed that there is the value of the risk to be deducted, he not unnaturally replies:—"There has been no risk. I have not died, and therefore you must have all I have paid, with accumulated interest in your coffers."

The object of this article is to explain what the surrender value is; and to understand the problem aright, it is necessary first to disabuse the mind of a common fallacy regarding Life Assurance calculations. The general opinion is that in calculating a premium, the Actuary assumes that each person is supposed to have a fixed number of years to live, which term is called his "expectancy of life;" and that the annual premium is such a sum which, when accumulated at compound interest, will amount to the sum assured at the end of that term. Even if that were the case, it would be necessary to consider where the balance of the assurance money was to come from when the Assured did not live to his "expectancy," but the Actuary, in fact, makes no such assumption. He does not pretend to know how long each individual is going to live. What he does know, and what he bases his

calculations upon, is that out of a large number of persons (say 1,000), living at a certain age, so many will die the first year, so many will die in the second year, and so on, until the last man is dead. To calculate the premium which each one of those assuring at the age of, say 30, would have to pay for the assurance of, say Rs. 10,000; he first ascertains what sums will have to be paid by the Company for claims during the first year, the second year, the third year, and so on, and then he finds what amount paid by each person annually will, when accumulated at compound interest, exactly provide the claims in each year until all are dead.

It will at once be apparent that the Company can never have in hand all the premiums that have been paid by the Policy-holders, unless the profits have been so large as to make up the difference; and the argument that, because the Policy-holder has not died, the Company must have in its possession all the premiums that he has paid, is at once disposed of; for although he has not died, others have, and a portion of his payments has gone to make up the claims paid to the relatives of deceased Policy-holders.

The system pursued by the leading Insurance Offices in granting liberal surrender values is of great importance, and deserves to be thoroughly understood, because, although it is much to be regretted that any one should be compelled to relinquish his Assurance, yet if he have the misfortune to fall on evil times, the return made to him by the Insurance Office will become a matter of considerable importance.

## THE SELECTION OF A LIFE OFFICE.

It is impossible to predict with mathematical accuracy which office will, in every event, supply the maximum benefit to a particular insurer, because the systems of the different offices vary, as do also the histories of individual policies,—some offices giving the largest benefits to those who die early ; others allotting more than their fair share of the Profits to those who attain extreme old age ; others, again, giving much larger values on surrender, or charging much smaller extra premiums on the Insured's residing abroad.

It is equally misleading to look solely to exceptionally low rates on the one hand, or to exceptional instances of large bonuses on the other ; but there can be no question that if the choice is made of an office (1) *of undoubted strength and solidity* ; (2) which gives the policy-holders *a large share of the profits* under an equitable system of division ; and (3) *whose conditions are liberal and liberally administered, the transaction is certain to be one which will be a source of satisfaction to the Insurer.*

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## MUTUAL AND PROPRIETARY LIFE OFFICES.

How far the suggestion made many years ago, of no office being allowed to engage in Life Assurance without a large capital, should be carried out, was one for very serious consideration. A large paid-up capital does not appear an absolute necessity, although the faith engendered by it probably repays the assured, because the larger the capital the greater the confidence, and the greater the power of the subscribers to extend the business, as it does not follow all the profits go to the proprietors. The capital money is not permitted to be idle, it being the business of the Directors to place it in security at a good interest, and the interest is probably greater than the subscribers can attain elsewhere for their money with equal security.

All the old companies, which were once strictly proprietary, now divide a portion of their profits among the Policy-holders, and what can be fairer or better founded than an office which offers the advantage of a large paid-up capital and divides four-fifths, nine-tenths, or more of the profits among the Insured. Still the tendency of the public was for almost quarter of a century in favour of the mutual system as authorities proclaimed it to be the purest principle of Life Assurance and innumerable instances of great success are

to be found in its ranks. But with all the undoubted advantages of the mutual system, it is probable that a small paid-up capital, with responsibility to the extent of the proprietor's fortune, would be sufficient for safety, and there is one more point to be considered relating to the management of a mutual office, which is too often forgotten. In this the Policy-holders have a vote ; they know not when their lives may fail ; they are eager to add to the value of their policies ; and the Directors feel a pressure from without which sometimes compels them to give a greater bonus than they ought. This is a prevailing tendency of the mutual principle and argues somewhat against it. In a mixed office, on the contrary, it is the aim of the Directors to maintain their investments intact ; they know that what will destroy their company will destroy them as individual partners.

That there are enough and to spare of Life Offices, none can doubt, but even if this is so, they are indisputably beneficial to the cause they represent, as they are spreading its knowledge and pressing its necessity, with the earnest spirit of men whose existence depends on the number of their proselytes.

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## FIRE INSURANCE.

THE business of Fire Insurance in India is carried on under the Rules and Regulations of three Fire Insurance Agents' Associations—one in each of the principal cities—Calcutta, Bombay and Madras—all working independently of each other, but being in turn affiliated to the Fire Offices' Committee (Foreign), London.

The following are the principal Fire Offices trans-  
acting business in India :—

ALLIANCE ASSURANCE COMPANY.

ATLAS ASSURANCE COMPANY, LIMITED.

COMMERCIAL UNION ASSURANCE COMPANY,  
LIMITED.

GUARDIAN ASSURANCE COMPANY.

GENERAL ACCIDENT ASSURANCE CORPORATION,  
LIMITED.

LAW UNION AND CROWN INSURANCE COMPANY.  
LIVERPOOL AND LONDON AND GLOBE INSURANCE  
COMPANY.

LONDON ASSURANCE CORPORATION.

LONDON AND LANCASHIRE FIRE INSURANCE COM-  
PANY.

NEW ZEALAND INSURANCE COMPANY.

NORTHERN ASSURANCE COMPANY.

NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY.

NORWICH UNION FIRE INSURANCE SOCIETY.

PHœNIX FIRE ASSURANCE COMPANY.

ROYAL INSURANCE COMPANY.

ROYAL EXCHANGE ASSURANCE CORPORATION.

SCOTTISH UNION AND NATIONAL INSURANCE  
COMPANY.

SOUTH BRITISH INSURANCE COMPANY.

STATE FIRE INSURANCE COMPANY, LIMITED.

SUN INSURANCE OFFICE.

TRITON INSURANCE COMPANY.

UNION ASSURANCE SOCIETY.

WESTERN ASSURANCE COMPANY.

YORKSHIRE INSURANCE COMPANY.

# Calcutta Fire-Insurance Agents' Association.

ESTABLISHED, 1st July, 1888.

## LIST OF MEMBERS.

AACHEN AND MUNICH FIRE- INSURANCE CO., OF AIX-LA- CHAPELLE	...{	Messrs. Gladstone, Wyllie & Co., <i>General Agents.</i> Baboo Goluck Chand Chunder, <i>Agent.</i> Rajah Shew Bux Begla Bahadur, <i>Agent.</i>
ALLIANCE ASSURANCE CO.	...{	Chas. L. Fyffe, Esq., <i>Secretary.</i> Messrs. Anderson, Wright & Co., <i>Agents.</i>
ATLAS ASSURANCE CO.	...{	„ Martin & Co., „ „ Macneill & Co., „ „ Ernsthausen, Ld., „
BALOISE FIRE-INSURANCE CO.	...{	„ Ernsthausen, Ld., <i>Agents.</i>
COMMERCIAL FIRE-INSURANCE CO.	...{	„ J. G. Bagram & Co., „ Chas. L. Fyffe, Esq., <i>Manager &amp; Underwriter.</i>
COMMERCIAL UNION ASSUR- ANCE CO., Ld.	...{	Messrs. Ernsthausen, Ld., <i>Agents.</i> „ Martin & Co., „ „ Apcar & Co., „
COMMERCIAL UNION INSUR- ANCE CO., OF NEW YORK	...{	„ Jardine, Skinner & Co., <i>Managing Agents.</i> „ Octavius Steel & Co., <i>Agents.</i>
EASTERN INSURANCE CO., Ld.	...{	„ D. B. Mehta & Co., „ „ Balmer, Lawrie & Co., <i>Local Managers.</i>
EQUITABLE FIRE AND ACCIDENT OFFICE, Ld., OF MANCHESTER	...{	The Holland-Bombay Trading Co., Ld., <i>Agents.</i>
FIRE-INSURANCE CO., OF 1877, OF HAMBURG	...{	Messrs. Meyer, Soetbeer & Co., <i>Agents.</i>
GUARDIAN ASSURANCE CO., Ld.	...{	„ Andrew Yule & Co., <i>Local Managers.</i> Walker, Goward & Co.,
GENERAL ASSURANCE COR- PORATION, LIMITED	...{	„ Khan & Khan, <i>Agents.</i> Levetus, Watson & Co., <i>Agents.</i>
HAMBURG-BREMEN FIRE-IN- SURANCE CO.	...{	„ Schröder, Smidt & Co., <i>Agents.</i>

HONGKONG FIRE-INSURANCE CO., LD.	...	Messrs. Jardine, Skinner & Co., Agents.
IMPERIAL INSURANCE CO., LD.	,,	Begg, Dunlop & Co.,,,
JAVA SEA AND FIRE-INSURANCE CO.	...	Finlay, Muir & Co., General Agents.
LANCASHIRE FIRE-INSURANCE CO.	...	P. E. Guzdar & Co., Agents.
LAW UNION AND CROWN FIRE AND LIFE-INSURANCE CO.	,,	T. Arathoon, Esq., Agent.
LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.	...	Messrs. Graham & Co., Agents.
LONDON ASSURANCE CORPORATION	...	Duncan Brothers & Co., Agents.
London and Lancashire FIRE-INSURANCE CO.	...	" " "
MAGDEBURG FIRE-INSURANCE CO.	...	Gillanders, Arbuthnot & Co., Agents.
MANCHESTER ASSURANCE CO.	...	A. Stephen, Esq., Agent.
MERCANTILE FIRE-INSURANCE CO., OF CANADA	...	C. C. Gulliland, Esq., Resident Secretary.
NATIONAL ASSURANCE CO., OF IRELAND	...	Messrs. Barry & Co., Agents.
NETHERLANDS FIRE-INSURANCE CO.	...	McLeod & Co.,,,
NETHERLANDS INDIA SEA AND FIRE-INSURANCE CO.	,,	Schröder, Smidt & Co., Agents.
NEW ZEALAND INSURANCE CO.	...	M. M. Nahapiet & Co., Agents.
		Jardine, Skinner & Co., General Agents.
		Kettlewell, Bullen & Co., Agents.
		Ralli Brothers, " "
		Duncan Brothers & Co., Agents.
		Schröder, Smidt & Co., Agents.
		J. C. Duffus & Co., Ltd.,,,
		M. M. Nahapiet & Co., Agents.
		Ullmann, Hirschhorn & Co., Agents.
		B. N. Pal & Co.,,,
		Gonesh Dass Joyram Dass, Agents.
		Gladstone, Wyllie & Co., Agents.
		H. E. Kemphorne, Esq., Manager.
		Messrs. Bird & Co., Agents.
		Andrew Yule & Co.,,,

NORTHERN ASSURANCE CO.	...{	Messrs. Gladstone, Wyllie & Co., <i>Local Secretaries.</i>
		„ Ralli Brothers, <i>Agents.</i>
		Baboo Goluck Chand Chunder, <i>Agent.</i>
NORTH BRITISH AND MERCANTILE INSURANCE CO.	...{	Messrs. Geo. Henderson & Co., <i>General Agents.</i>
		„ Williamson Magor & Co., <i>Agents.</i>
		„ Octavius Steel & Co., „
NORTH GERMAN FIRE-INSURANCE CO., OF HAMBURG	...{	„ J. G. Bagram & Co., <i>Agents.</i>
		„ Cohn Brothers & Fuchs, <i>Agents.</i>
		„ Joy Narain Brothers, <i>Agents.</i>
NORWICH UNION FIRE-INSURANCE SOCIETY	...{	John C. Buchanan, Esq., <i>Branch Manager.</i>
		Messrs. Kilburn & Co., <i>Agents.</i>
		„ Graham & Co., „
OCEANIC FIRE AND MARINE INSURANCE CO.	...{	„ Schröder, Smidt & Co., <i>Agents.</i>
		„ F. W. Heilgers & Co., „
		„ The Bombay Co., Ld., „
ORIENT INSCE. CO., HARTFORD, U. S. A.	...{	„ The Bombay Co., Ld., „
		Messrs. Finlay, Muir & Co., <i>General Agents.</i>
		„ Graham & Co., <i>Agents.</i>
PHœNIX FIRE OFFICE	...{	„ Ralli Brothers, „
		„ J. G. Bagram & Co., „
		„ Thos. Duff & Co., Ld., „
PRUSSIAN NATIONAL INSCE. CO., OF STETTIN	...{	Darcy Lindsay, Esq., <i>Secretary.</i>
		Messrs. Finlay, Muir & Co., <i>Agents.</i>
		„ Shaw, Wallace & Co., „
QUEEN INSCE. CO., OF AMERICA	...{	„ Andrew Yule & Co., <i>Local Managers.</i>
		„ Barlow & Co., <i>Agents.</i>
		„ Allen Brothers & Co., „
ROYAL INSURANCE CO.	...{	The Holland-Bombay Trading
		Co., Ld., <i>General Agents.</i>
		Messrs. Krieg & Co., <i>General Agents.</i>
ROYAL EXCHANGE ASSURANCE CORPORATION	...{	Turner, Morrison & Co., <i>Agents.</i>
		J. C. Duffus & Co., Ld., „
		Struthers & Co., Ld., „
SALAMANDER FIRE-INSURANCE CO., OF AMSTERDAM.	...{	The Holland-Bombay Trading
		Co., Ld., <i>General Agents.</i>
		Messrs. Krieg & Co., <i>General Agents.</i>
SAMARANG SEA & FIRE-INSURANCE CO., SAMARANG, JAVA	...{	Turner, Morrison & Co., <i>Agents.</i>
		J. C. Duffus & Co., Ld., „
		Struthers & Co., Ld., „
SCOTTISH UNION AND NATIONAL INSURANCE CO.	...{	Turner, Morrison & Co., <i>Agents.</i>
		J. C. Duffus & Co., Ld., „
		Struthers & Co., Ld., „

SOUTH BRITISH FIRE AND MARINE INSURANCE CO., OF NEW ZEALAND	Victor Murray, Esq., Manager. Messrs. Finlay, Muir & Co., Agents. Bird & Co., "
STATE FIRE-INSURANCE CO., LTD.	Bird & Co., <i>Chief Representatives.</i>
	W. R. Rae, Esq., <i>Manager for India.</i>
SUN INSURANCE OFFICE, OF LONDON	Messrs. Balmer, Lawrie & Co., <i>Agents.</i> " Mackinnon, Mackenzie & Co., " <i>Agents.</i>
TRITON INSURANCE CO., LTD.	" Jardine, Skinner & Co., <i>Managing Agents.</i> J. C. Galstaun, Esq., <i>Agent.</i>
UNION ASSURANCE SOCIETY	Messrs. Kerr, Tarruck & Co., <i>Agents.</i> Meyer, Soetbeer & Co., <i>Agents.</i>
L'UNION FIRE-INSURANCE CO., LTD., OF PARIS	" Shaw, Wallace & Co., <i>Agents, Chief Representa- tives.</i> Ziffo & Co., <i>Agents.</i>
WESTERN ASSURANCE CO., OF TORONTO AND LONDON	" Bird & Co., <i>General Agents.</i> Sinclair, Murray & Co., <i>Agents.</i> " Martin & Co., " " Andrew Yule & Co., <i>Agents.</i>
YORKSHIRE FIRE AND LIFE-INSURANCE CO.	" A. S. Rickie, Esq., <i>Agent.</i>

## BOMBAY FIRE INSURANCE ASSOCIATION.

### MEMBERS OF THE ASSOCIATION.

Aachen and Munich Fire Insurance Co.  
Alliance Assurance Co., Ltd.  
Atlas Assurance Co. of London.  
Baloise Fire Insurance Co.  
Batavia Sea and Fire Insurance Co.  
Bombay Fire and Marine Insurance Co., Ltd.  
British America Assurance Co.  
Central Insurance Co., Ltd.  
Commercial Union Assurance Co., Ltd.

Eastern Insurance Co., Ltd.  
Equitable Fire and Accident Office, Ltd.  
Fire Insurance Company of 1877.  
General Accident Assurance Corp., Ltd.  
Guardian Assurance Co., Ltd.  
Hamburg-Bremen Fire Insurance Co.  
Hongkong Fire Insurance Co.  
Imperial Fire Insurance Co., Ltd.  
Lancashire Insurance Co.  
Lion Insurance Co.  
Liverpool and London and Globe Insurance Co.  
London Assurance Corporation.  
London and Lancashire Fire Insurance Co.  
L'Union Fire Insurance Co., Ltd.  
Magdeburg Fire Insurance Co.  
Manchester Assurance Co.  
National Assurance Co. of Ireland.  
National Union Socy., Ltd., of Bedford.  
Netherlands Fire Insurance Co.  
New Zealand Insurance Co.  
Northern Assurance Co.  
North British and Mercantile Insurance Co.  
North German Fire Insurance Co.  
Norwich Union Fire Insurance Society.  
Palatine Insurance Co., Ltd.  
Patriotic Assurance Co. of Dublin.  
Phoenix Assurance Co., Ltd.  
Prussian National Insurance Co.  
Queen Insurance Co. of America.  
Royal Exchange Assurance Corporation.  
Royal Insurance Co.  
Salamander Fire Insurance Co. of Amsterdam.  
Scottish Alliance Insurance Co.  
Scottish Union and National Insurance Society.  
South British Fire and Marine Insurance Co.  
State Fire Insurance Co. of Liverpool.  
Sun Insurance Office.  
Transatlantic Fire Insurance Co.  
Union Assurance Society.  
Western Assurance Co. of Toronto.  
Yorkshire Insurance Co. of London.

# MADRAS FIRE INSURANCE AGENTS ASSOCIATION.

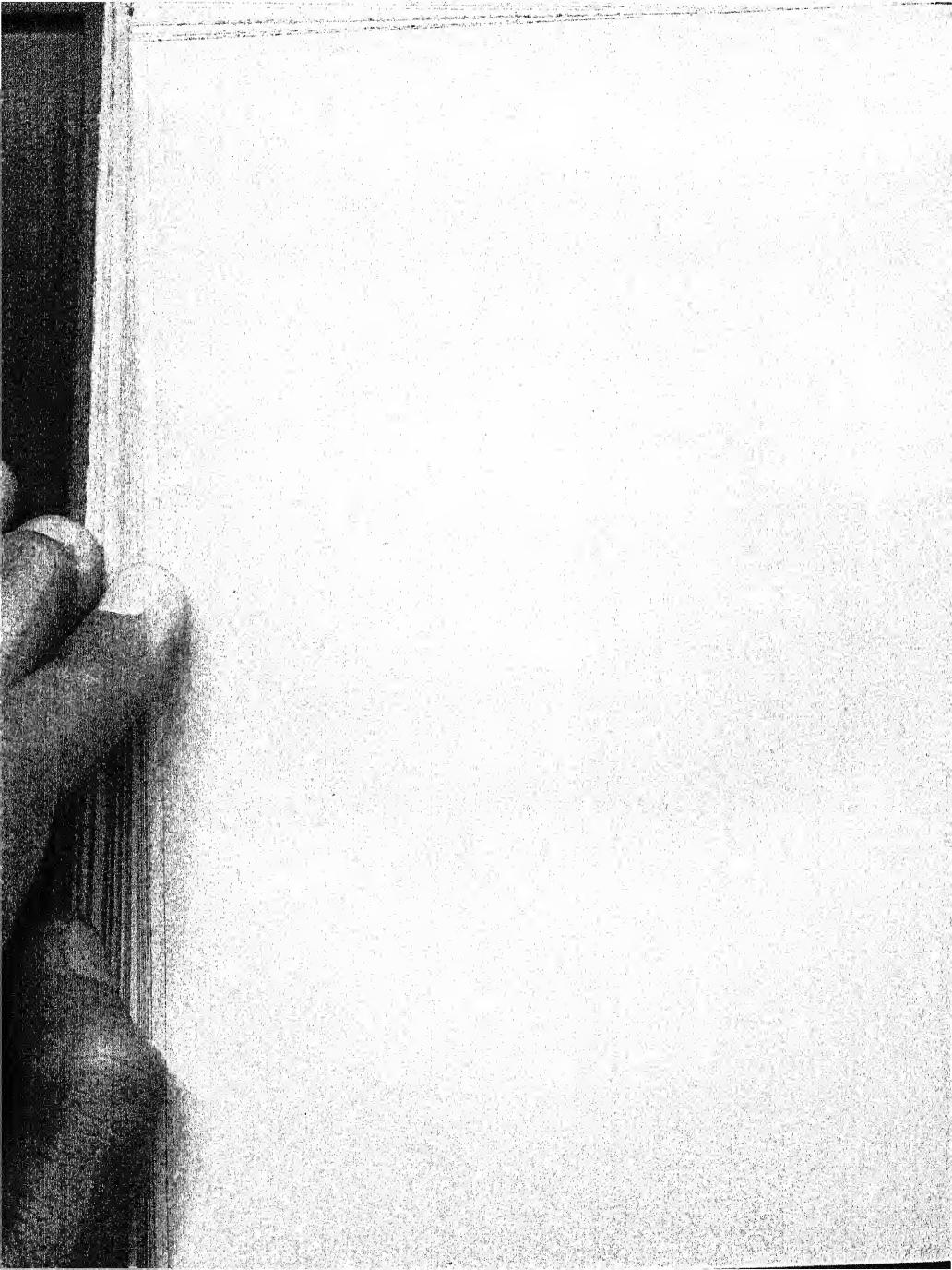
*Established, June 1896.*

## MEMBERS.

Arbuthnot & Co.  
Beardsell & Co.  
Best & Co.  
Binny & Co.  
The Commercial Union Assurance Co., Ltd.  
G. W. Deane & Co.  
Dymes & Co.  
Gordon, Woodroffe & Co.  
McDowell & Co., Ltd.  
Oakes & Co., Ltd.  
Parry & Co.  
The South Indian Export Co., Ltd.  
Tata & Sons.  
Walker & Co.  
Wilson & Co.  
Alfred Young & Co.  
H. Mahd. Badsha Saheb & Co.

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**PARTICULARS**  
OF THE  
**FINANCIAL POSITION**  
HELD BY EACH  
**Fire Insurance Company.**



THE ALLIANCE ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums, Of Expenses, Of Losses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	£ 250,000	765,625	£ 126,165	461,801	£ 889,139	£ 387,354	£ 311,667	35.15 43.57
1904	... 250,000	765,625	2,126,165	484,898	936,697	464,039	319,604	34.12 49.54
1905	... 262,855	812,855	2,126,165	820,319	923,854	397,670	319,585	34.59 43.05

THE ATLAS ASSURANCE COMPANY, LIMITED.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums, Of Expenses, Of Losses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	£ 1,200,000	144,000	487,847	123,601	£ 519,377	£ 270,767	£ 186,358	35.88 52.13
1904	... 1,200,000	264,000	655,286	33,000	£ 321,424	£ 394,222	£ 289,111	34.77 47.41
1905	... 2,200,000	264,000	820,396	90,169	£ 983,558	£ 454,075	£ 360,179	36.62 46.16

THE COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.	
	Subscribed.	Paid up.	Fire.	Reserve.				£	£
1903	250,000	2,500,000	1,781,576	369,999	1,771,820	862,759	614,175	34.70	48.70
1904	250,000	2,500,000	1,983,065	509,798	1,967,712	1,091,895	654,967	33.28	55.50
1905	250,000	2,500,000	2,348,680	553,927	2,074,795	937,920	750,196	36.15	45.20

THE GUARDIAN ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.	
	Subscribed.	Paid up.	Fire.	Reserve.				£	£
1903	2,000,000	1,000,000	635,000	140,028	475,359	226,284	173,577	36.50	47.60
1904	2,000,000	1,000,000	654,750	129,520	507,865	284,592	188,462	37.11	56.44
1905	2,000,000	1,000,000	682,150	202,219	501,872	247,363	178,780	35.62	49.29

THE LAW UNION & CROWN INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	£ 1,500,000	£ 90,000	£ 214,500	£ 93,357	£ 210,766	£ 90,727	£ 70,334	43.05
1904	1,500,000	90,000	218,900	136,902	221,745	139,732	70,914	63.02
1905	1,500,000	90,000	250,000	127,487	213,578	81,242	73,514	34.42
								33.37
								31.98
								34.42
								38.03

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	£ 245,640	£ 900,000	£ 2,208,383	£ 2,067,195	£ 1,043,513	£ 685,939	£ 721,727	33.20
1904	245,640	900,000	2,220,989	2,189,835	1,380,967	721,727	738,512	32.64
1905	245,640	900,000	2,545,124	2,199,100	1,066,852	738,512		33.58
								50.50
								63.06
								48.51

THE LONDON ASSURANCE CORPORATION.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	896,550	448,275	710,000	590,708	513,086	237,379	184,390	46.26
1904	896,550	448,275	720,000	657,370	551,204	298,222	197,733	53.98
1905	896,550	448,275	750,000	785,901	561,603	246,127	205,799	43.82

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	2,228,875	222,887	1,658,265	1,238,770	639,752	434,654	35.09	43.57
1904	2,275,000	227,300	530,000	1,312,614	1,319,869	453,261	34.36	54.57
1905	2,275,000	227,500	530,000	1,307,735	562,330	459,543	34.82	42.58

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
	£	£	£	£	• £	£	£	
1903	2,750,000	687,500	2,611,337	731,511	1,820,381	937,269	614,486	33.70
1904	2,750,000	687,500	2,325,334	651,923	1,938,336	1,273,468	640,598	33.98
1905	2,750,000	687,500	2,326,078	919,939	1,940,195	970,998	644,734	33.23
								51.50 65.77 60.05

## THE NORTHERN ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
	£	£	£	£	£	£	£	
1903	3,000,000	300,000	1,558,644	262,822	1,019,209	492,152	342,049	33.56
1904	3,000,000	300,000	1,590,614	186,984	1,000,252	725,669	366,966	33.66
1905	3,000,000	300,000	1,656,296	269,203	1,112,592	533,918	391,781	35.23
								48.29 66.56 48.00

THE NORWICH UNION FIRE INSURANCE SOCIETY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.	
	Subscribed.	Paid up.	Fire.	Reserve.				£	£
1903	£ 1,100,000	£ 132,000	£ 380,117	£ 801,981	£ 1,140,251	£ 586,347	£ 393,584	34.51	51.41
1904	... 1,100,000	132,000	391,024	880,006	1,173,073	752,468	411,747	35.10	64.15
1905	... 1,100,000	132,000	550,003	888,098	1,169,568	575,289	406,997	34.81	49.19

THE PHENIX FIRE ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.	
	Subscribed.	Paid up.	Fire.	Reserve.				£	£
1903	£ 2,688,810	£ 263,880	£ 568,475	£ 960,756	£ 1,421,187	£ 766,512	£ 458,114	32.23	53.94
1904	... 2,688,810	263,880	579,428	913,814	1,448,571	943,045	499,601	34.49	65.10
1905	... 2,688,810	263,880	600,900	1,065,914	1,423,987	690,721	458,901	34.40	48.50

## THE ROYAL INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	2,612,580	391,887	1,200,000	2,466,379	2,848,341	1,386,883	900,163	34.76
1904	2,612,580	391,887	1,400,000	2,467,085	2,905,666	1,753,030	1,042,486	34.77
1905	2,612,580	391,887	1,400,000	2,951,771	3,054,216	1,376,934	1,075,793	35.22

## THE ROYAL EXCHANGE ASSURANCE CORPORATION.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	689,220	689,220	235,000	751,702	636,857	310,506	218,558	34.31
1904	689,220	689,220	235,000	758,883	634,246	465,438	246,499	35.54
1905	689,220	689,220	300,000	723,564	634,510	336,297	259,763	40.94

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums, Of Expenses, Of Losses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	£ 5,010,180	£ 300,000	£ 535,000	£ 98,605	£ 578,032	£ 196,056	£ 196,058	51·20
1904	... 5,010,180	... 300,000	... 600,000	... 110,979	... 597,261	... 208,630	... 34,935	60·90
1905	... 5,010,180	... 300,000	... 600,000	... 182,619	... 590,676	... 308,345	... 202,680	52·20

THE STATE FIRE INSURANCE COMPANY, LIMITED.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums, Of Expenses, Of Losses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	£ 700,000	£ 70,000	£ 97,559	.....	£ 137,505	£ 73,667	£ 47,404	34·47
1904	... 700,000	... 70,000	... 33,694	.....	... 150,916	... 100,938	... 52,118	34·53
1905	... 700,000	... 70,000	... 113,626	.....	... 148,650	... 76,716	... 52,897	35·60

## THE SUN FIRE INSURANCE OFFICE.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums. Of Expenses. Of Losses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	2,400,000	120,000	439,067	1,832,104	1,222,666	622,027	423,208	34.61 50.87
1904	2,400,000	120,000	522,472	1,876,975	1,306,180	797,977	448,333	34.32 61.09
1905	2,400,000	120,000	527,732	2,034,447	1,319,330	605,380	465,024	35.21 45.88

## THE UNION ASSURANCE SOCIETY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums. Of Expenses. Of Losses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	450,000	180,000	634,036	157,165	535,092	279,812	208,233	35.59 47.82
1904	450,000	180,000	674,194	76,476	685,486	457,184	238,989	34.86 66.69
1905	450,000	180,000	678,105	120,745	635,263	344,957	249,243	35.85 49.61

THE WESTERN ASSURANCE COMPANY OF TORONTO.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums, Of Expenses.
	Subscribed.	Paid up.	Fire.	Reserve.				
1903	44	410,678	264,856	571,581	308,591	250,207	34.01	53.98
1904	44	301,590	330,342	620,360	485,900	274,266	44.20	78.33
1905	44	308,008	357,701	583,141	317,845	256,591	43.26	53.59

THE YORKSHIRE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	Ratio to Premiums, Of Expenses.
	Subscribed	Paid up.	Fire.	Reserve.				
1903	556,460	55,646	312,000	33,265	192,951	97,590	71,677	37.15
1904	556,460	55,646	305,343	28,174	198,013	109,377	71,390	36.21
1905	556,460	55,646	291,308	43,528	228,267	115,038	82,491	36.13

## On Insuring Property against loss by Fire.

THE principal points upon which the Insurance Companies require to be advised are—

THE DAY ON WHICH THE INSURANCE IS TO COMMENCE, and the period for which it is to be made. Unless specially required for shorter periods, ordinary Insurances are annual.

THE FULL NAMES OF THE PARTIES TO BE INSURED with residence and occupation ; also, if not absolute owner, the nature of the interest whether as co-partners, trustees, executors, mortgagees, etc.

PROPERTY TO BE INSURED.—The description should be as concise as is consistent with clearness, and all points material to the determination of the risk should be fully explained.

### Construction of Buildings.

*Class I.—(a) Fireproof, i.e., burnt bricks and/or*

stone and mortar or lime, the roof and floors consisting of solid masonry on iron beams and pillars, no timber being used in construction except for external doors and window-frames or for a flooring laid on such a structure without intermediate space.

(b) *Pucca*, i.e., burnt bricks and/or stone and mortar or lime, with roof and floors of soorkey, chunam or concrete over tiles on beams, rafters and/or burghas of iron, teak or other hard non-resinous wood or wooden floors laid on such a structure without intermediate space; no other woodwork being used in construction except for doors, window-frames, venetians, sunshades and staircases of teak or other hard non-resinous wood.

*Class II.* — *Ordinary Construction*, i.e., burnt bricks or stone with floors of wood and roof of tiles, slates, metal or other incombustible material, or with such roofs carried on teak or other hard non-resinous wood.

*Class III.*—(a) *Kutcha pucca*, i.e., unburnt bricks or mud, with roof of mud, tiles, slates, metal or shingles.

(b) *Dudjie*, i.e., timber framework, the spaces in which are filled in with stones, brick and mortar or lime (i.e., brick nogging), and roof of tiles, slates, metal or shingles.

- (c) *Shingled or grass lined and/or covered, i.e.,* brick, stone, iron or mud, with shingled roofs or roof as specified in Classes I and II, but covered or lined with grass or reeds.
- (d) *Iron, i.e.,* with walls and roof wholly constructed of iron, with frame of iron or timber.

*Class IV.—(a) Timber or kutcha, i.e.,* with walls wholly or partly of wood or of any other construction than as specified in Classes I, II and III, and with roof of any construction, except thatched.

*(b) Thatched, i.e.,* of any construction with thatched roof.

*Perfect party wall* means a wall of burnt bricks and/or stone dividing two buildings not less than 18 inches in thickness at any part, carried through the roof (in the case of buildings with roofs of other construction than as specified in Class I, to the extent of at least 1 foot), and having no openings therein unless protected by double fireproof doors, except in the case of openings for shafts, straps and steam, gas or water pipes, the said openings not being of more than sufficient size for the purpose, and in no case exceeding 4 square feet in area.

*Adjoining Buildings.—* Buildings or compartments which adjoin each other will be treated as forming one risk and be rated accordingly, except in the case of

buildings which come under Classes I, II or III, and which are separated by a perfect party wall.

*Communicating Buildings.*—Buildings or compartments which communicate with each other will be treated as forming one risk and be rated accordingly, except in the case of buildings which come under Classes I, II or III, and which communicate only by double fireproof doors in a perfect party wall or by a passage built entirely of incombustible material with a fireproof door at each end or by an open gangway.

*SUMS TO BE APPORTIONED.*—*Each separate building should have a distinct amount insured upon it; and, even where two buildings adjoin, if they are divided by a brick or stone wall, each should be separately insured.* In like manner, where goods are insured, an amount must be specified on the goods in each building.

Buildings or goods and other property, however distant from each other, may, if belonging to the same person, be insured in one Policy, separate amounts being given for each separate risk.

*NEIGHBOURING BUILDINGS.*—It must be ascertained whether Property to be insured is, in a confined situation, or adjoining or near any Mill, Manufactory, or other hazardous erection—as buildings not in themselves hazardous may become so by contiguity or proximity to others, or by the goods deposited or the trades carried on therein.

*STOVES, STEAM BOILERS, ETC.*—If any building contains any steam boiler, stove, or apparatus (other than common grates), for producing heat, full particulars should be given as to its security, length of pipe,

if any, and where venting. It is essential that Pipe Stoves be securely erected, and placed on stone, fire tiles, or other non-conductor of heat, and that the stove be not less than two feet from, and the pipe nine inches clear of, surrounding woodwork or other combustible material and the description should be clear and accurate on these points.

**JOINT INSURANCES WITH OTHER COMPANIES.**—When buildings or goods are insured in several Offices, the wording and division of amounts in all the policies must strictly correspond, otherwise difficulty will be experienced in settling claims ; also particulars of such other insurances should be distinctly stated.

**GAS.**—The use of coal gas for lighting is generally allowed without extra charge. In premises containing light and inflammable materials, great care should be observed in placing the jets, especially if the brackets are movable. In drapers and similar shops the lights, especially in the windows, should be fixed and enclosed in globes, with covers above them, and no goods hung above the lights.

**ACETYLENE GAS.**—This gas is dangerous unless fitted up with exceptional care.

**ELECTRIC LIGHT.**—Lighting by approved installation of Electric Light is permitted without additional charge.

**INSURANCE OF RENT.**—The Rent of Buildings may be insured to indemnify any loss of Rent, payable or receivable, in respect of the buildings, during the time they are untenanted in consequence of fire. The

rates for such Insurances are the same as for the buildings.

**LIGHTNING.**—Damage caused by Lightning, whether fire ensues or not, is paid for by the Companies.

**EXPLOSION.**—The Companies now admit liability for damage arising from Explosion of ordinary Coal Gas to a Building, or Property therein, not being a building in which Gas is manufactured. Also damage occasioned by the Explosion of domestic boilers is paid for.

**RANGES OF BUILDINGS.**—Where buildings form an extensive range, or are numerous and so situated that it is difficult to describe their relative positions, a sketch is desirable, showing by a thick line walls which are entirely of brick or stone and have no openings in them, and by a thin line walls which are of kutcha.

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## STAMP DUTIES.

**Life-Insurance** except a Re-Insurance for every sum insured not exceeding Rs. 1,000, and also for every Rs. 1,000, or part thereof insured in excess of Rs. 1,000—

(i) if drawn singly	...	0	6
(ii) if drawn in duplicate for each part	0	3	

### Exemption.

Policies of Life-Insurance granted by the Director-General of the Post Office of India in accordance with rules for postal Life-Insurance issued under the authority of the Government of India.

**Re-Insurance by an Insurance Company**, which has granted a **Policy of Sea-Insurance** or a **Policy of Fire-Insurance**, with another company by way of indemnity or guarantee against the payment on the original insurance of a certain part of the sum insured thereby—

One-quarter of the duty payable in respect of the original insurance, but not less than one anna or more than one rupee.

### GENERAL EXEMPTION.

Letter of cover or engagement to issue a Policy of Insurance :

Provided that, unless such letter or engagement bears the stamp prescribed by this Act for such policy,

nothing shall be claimable thereunder, nor shall it be available for any purpose, except to compel the delivery of the policy therein mentioned.

**Fire-Insurance—**

(1) in respect of an original policy—

(i) when the sum insured  
does not exceed

Rs. 5,000 ... Eight annas.

(ii) in any other case  
and

(2) in respect of each receipt  
for any payment of a pre-  
mium on any renewal of an  
original policy.

One-half of the duty  
payable in respect  
of the original  
policy in addition  
to the amount, if  
any, chargeable  
under No. 53.

Article 53 is the provision for payment of a one-anna stamp (which may be adhesive) upon receipts for sums of money exceeding Rs. 20.

The Policy stamps and Renewal Receipt stamps must be impressed ; adhesive stamps are not permitted.

“ Re-Insurance by an Insurance  
Company which has granted a  
Policy of Sea-Insurance or a  
Policy of Fire-Insurance, with  
another Company by way of  
indemnity or guarantee against  
the payment on the original in-  
surance of a certain part of the  
sum insured thereby.

One-quarter of the  
duty payable in  
respect of the ori-  
ginal insurance  
but not less than  
one anna or more  
than one rupee.”

# GENERAL.

## INTEREST ON SECURITIES AND LOANS.

Days and Months.	At 3½ per cent. on Rs. 100.	At 4 per cent. on Rs. 100.	At 4½ per cent. on Rs. 100.	At 5 per cent. on Rs. 100.	At 6 per cent. on Rs. 100.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Days ... 1	0 0 1	0 0 2	0 0 2	0 0 2	0 0 3
2	0 0 3	0 0 4	0 0 4	0 0 5	0 0 6
3	0 0 5	0 0 6	0 0 7	0 0 8	0 0 9
4	0 0 7	0 0 8	0 0 9	0 0 10	0 1 0
5	0 0 9	0 0 10	0 1 0	0 1 1	0 1 4
6	0 0 11	0 1 0	0 1 2	0 1 4	0 1 7
7	0 1 1	0 1 2	0 1 4	0 1 6	0 1 10
8	0 1 2	0 1 5	0 1 7	0 1 9	0 2 1
9	0 1 4	0 1 7	0 1 9	0 2 2	0 2 4
10	0 1 6	0 1 9	0 2 0	0 2 5	0 2 8
11	0 1 8	0 1 11	0 2 2	0 2 8	0 2 11
12	0 1 10	0 2 1	0 2 4	0 2 10	0 3 2
13	0 2 0	0 2 3	0 2 7	0 3 1	0 3 8
14	0 2 2	0 2 5	0 3 0	0 3 4	0 4 0
15	0 2 4	0 2 8	0 3 2	0 3 6	0 4 3
16	0 2 5	0 2 10	0 3 4	0 3 9	0 4 6
17	0 2 7	0 3 0	0 3 4	0 4 0	0 4 9
18	0 2 9	0 3 2	0 3 7	0 4 2	0 5 0
19	0 2 11	0 3 4	0 3 9	0 4 5	0 5 4
20	0 3 1	0 3 6	0 4 0	0 4 8	0 5 7
21	0 3 3	0 3 8	0 4 2	0 4 10	0 6 10
22	0 3 5	0 3 10	0 4 4	0 5 2	0 6 1
23	0 3 6	0 4 1	0 4 7	0 5 4	0 6 4
24	0 3 8	0 4 3	0 4 9	0 5 6	0 6 8
25	0 3 10	0 4 5	0 5 0	0 5 9	0 6 11
26	0 4 0	0 4 7	0 5 2	0 6 0	0 7 5
27	0 4 2	0 4 9	0 5 4	0 6 2	0 7 8
28	0 4 4	0 4 11	0 5 7	0 6 5	0 7 5
29	0 4 6	0 5 1	0 5 9	0 6 5	0 7 8
Months 30	0 4 8	0 5 4	0 6 0	0 6 8	0 8 0
1	0 9 4	0 10 8	0 12 0	0 13 4	1 0 0
2	0 14 0	1 0 0	1 2 0	1 4 0	1 8 0
3	1 2 8	1 5 4	1 8 0	1 10 8	2 8 0
4	1 7 4	1 10 8	1 14 0	2 1 4	3 8 0
5	1 12 0	2 0 0	2 4 0	2 8 0	3 8 0
6	2 0 8	2 5 4	2 10 0	2 14 8	3 5 4
7	2 5 4	2 10 8	3 0 0	3 12 0	4 8 0
8	2 10 0	3 0 0	3 6 0	4 2 8	5 0 0
9	2 14 8	3 5 4	3 12 0	4 9 4	5 8 0
10	3 3 4	3 10 8	4 2 0	5 0 0	6 0 0
11	3 8 0	4 0 0	4 8 0		

**THE POPULATION OF THE PRINCIPAL CITIES  
AND STATIONS OF INDIA.**

*The Census of 1901 (first totals) compared with that of 1891.*

		1901.	1891.
Calcutta (with Suburbs)	...	1,121,664	902,374
Bombay	...	770,843	821,764
Madras	...	509,397	452,518
Hyderabad (Deccan)	...	446,291	415,039
Lucknow	...	263,951	273,028
Rangoon	...	232,326	180,324
Delhi	...	208,575	192,579
Benares	...	203,095	219,467
Lahore	...	202,264	176,854
Cawnpur	...	197,000	188,712
Agra	...	188,300	168,662
Mandalay	...	182,498	188,815
Ahmedabad	...	180,673	148,412
Allahabad	...	175,748	175,246
Amritsar	...	162,429	136,766
Jaipur	...	159,550	158,905
Bangalore	...	159,080	180,366
Patna	...	135,172	165,192
Nagpur	...	124,599	117,014
Srinuggur	...	122,536	118,960
Meerut	...	118,642	119,390
Surat	...	118,364	109,229
Gwalior (with Lashker)	...	119,433	104,083
Bareli	...	117,433	121,039
Karachi	...	115,407	105,199
Poona	...	111,385	161,390
Madura	...	105,501	87,428
Trichinopoly	...	104,690	90,609
Baroda	...	103,782	116,420
Peshawar	...	95,147	84,191
Dacca	...	90,679	82,321
Jubbulpur	...	89,708	84,481
Rawal Pindi	...	87,688	73,795
Multan	...	87,394	74,562
Indore	...	86,686	92,329
Mirzapur	...	79,787	84,130
Umballa	...	78,638	79,294
Rampur	...	77,862	76,733
Bhopal	...	77,023	70,338
Ajmere	...	74,759	68,843
Shahjehanpur	...	75,662	78,526
Calicut	...	75,510	66,078
Bhagalpur	...	75,273	69,102
Moradabad	...	75,176	72,928
Sholapur	...	74,521	61,915
Faizabad	...	74,076	78,921
Gya	...	71,186	80,383
Salem	...	70,627	67,710
Aligarh	...	70,127	61,485
Mysore	...	68,151	74,048

## List of Banks in India, Ceylon, and Burma.

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<b>AGRA</b>	... { Alliance Bank of Simla, Ld. ... { Bank of Bengal.
<b>AHMEDABAD</b>	... { Bank of Bombay.
<b>AJMERE</b>	... { Alliance Bank of Simla, Ld.
<b>AKYAB</b>	... { Amritsar Bank. ... { Bank of Bengal. Allahabad Bank, Ld.
<b>ALLAHABAD</b>	... { Allahabad Trading and Banking Corpn., Ld. ... { Bank of Bengal. Bank of Upper India, Ld. Union Bank and Store, Ld.
<b>AMRAOTI (BERAR)</b>	... { Bank of Bombay. Allahabad Bank, Ld. Commercial Bank of India, Ld.
<b>AMRITSAR</b>	... { Delhi and London Bank, Ld. ... { National Bank of India, Ld. Punjab National Bank, Ld. Bangalore Bank, Ld.
<b>BANGALORE</b>	... { Bangalore Cant. Savings Bank, Ld. Bank of Madras.
<b>BAREILLY</b>	... { Allahabad Bank, Ld. Bank of Upper India, Ld.
<b>BENARES</b>	... { Bank of Bengal. Benares Bank, Ld.
<b>BIMLIPATAM</b>	... { Bank of Madras. Alliance Bank of Simla, Ld.
	Bank of Bengal. Bank of Bombay. Bank of India, Ld. Bank of Western India, Ld. Chartered Bank of I., A. & C.
<b>BOMBAY</b>	... { Comptoir National D'Escompte de Paris. Deccan Banking and Agency Corp., Ld. Hongkong and Shanghai Banking Corpn. Imperial Bank of Persia. Indian Specie Bank, Ld. International Banking Corpn. Mercantile Bank of India, Ld. National Bank of India, Ld. Yokohama Specie Bank, Ld.
<b>BROACH</b>	... { Bank of Bombay.

	Allahabad Bank, Ld.
	Alliance Bank of Simla, Ld.
	Bank of Bengal.
	Ditto, Burra Bazar.
	Chartered Bank of I., A. & C.
	Commercial Bank of India, Ld.
	Delhi and London Bank, Ld.
	Deutsch-Asiatische Bank.
	Hongkong and Shanghai Banking Corpn.
	International Bankg. Corpn.
	Mercantile Bank of India, Ld.
	National Bank of India, Ld.
	Oriental Bank of New York.
	Russo-Chinese Bank.
CALCUTTA	Bank of Madras.
CALICUT	Allahabad Bank, Ld.
CAWNPUR	Alliance Bank of Simla, Ld.
	Bank of Bengal.
CHITTAGONG	National Bank of India, Ld.
COCHIN	National Bank of India.
COCONADA	Bank of Madras.
	Bank of Madras.
	Bank of Russia.
	Ceylon Savings Bank.
	Chartered Bank of I., A. & C.
COLOMBO	Comptoir National D'Escompte de Paris.
	Hongkong and Shanghai Banking Corpn.
	London Chartered Bank of Australia.
	Mercantile Bank of India, Ld.
	National Bank of India, Ld.
	National Bank of New Zealand.
DACCA	Bank of Bengal.
DALHOUSIE	Ditto, Chandpur Pay Office.
DARJEELING	Punjab Banking Co., Ld.
	Alliance Bank of Simla, Ld.
	Allahabad Bank, Ld.
	Bank of Bengal.
DELHI	Bank of Upper India, Ld.
	Delhi and London Bank, Ld.
	National Bank of India, Ld.
	Native Commcl. Bank, Ld.
DERA ISMAIL KHAN	People's Banking & Commcl. Assocn., Ld.
DHARWAR	Bank of Bombay.
	Ajodhia Bank, Ld.
FYZABAD	Kashmiri Bank, Ld.
	Oudh Commercial Bank, Ld.
	Punjab Banking Co., Ld.
	Punjab National Bank, Ld.
	Mercantile Bank of India, Ld.
GALLE	Bank of Madras.
GODAVERY	Gorakhpur Bank, Ld.
GORAKHPUR	Bank of Madras.
GUNTOOR	Amritsar Bank, Ld.
GWALIOR	Allahabad Bank, Ld.
HATTRAS	Bank of Bengal.
HAZARIBAGH	Chota Nagpur Banking Assocn., Ld.

HISSAR	... The Marwar Bank, Ld.
HUGLI	... Bank of Bombay.
HYDERABAD (DECCAN)	... } Bank of Bengal.
HYDERABAD (SIND)	Commercial Bank of India, Ld.
INDORE	... Bank of Bombay.
JALPAIGURI	... Bank of Bengal.
JHANSI	... Allahabad Bank, Ld.
JHILAM	... People's Banking & Commcl. Assocn., Ld.
JUBBULPUR	... } Allahabad Bank, Ld.
JULLUNDUR	Bhargava Commcl. Bank, Ld.
KANDI	... } Punjab Banking Co., Ld.
	... } Bank of Madras.
	... } Mercantile Bank of India, Ld.
	... } National Bank of India, Ld.
	Bank of Bombay.
KARACHI	Chartered Bank of I., A. & C., Ld.
	Commercial Bank of India, Ld.
	Delhi and London Bank, Ld.
	... } Mercantile Bank of India, Ld.
	National Bank of India, Ld.
	People's Banking and Commcl. Assocn., Ld.
	Punjab Banking Co., Ld.
	Punjab National Bank, Ld.
	... } Punjab Banking Co., Ld.
	Punjab National Bank, Ld.
	... } Bank of Bengal.
	Amritsar Bank, Ld.
	Alliance Bank of Simla, Ld.
	Bank of Bengal.
	Bank of Bombay.
	... } Commercial Bank of India, Ld.
	National Bank of India, Ld.
	People's Banking and Commcl. Assocn., Ld.
	Punjab Banking Co., Ld.
	Punjab National Bank, Ld.
	... } Assam Bank and Commcl. Co., Ld.
LAKHIMPUR (ASSAM)	Allahabad Bank, Ld.
LUCKNOW	... } Bank of Bengal.
LYALLPORE	... } Bank of Upper India, Ld.
	Delhi and London Bank, Ld.
	... } Punjab National Bank, Ld.
	Bank of Burma, Ld.
	Bank of Madras.
MADRAS	Chartered Bank of I., A. & C.
	... } Commercial Bank of India, Ld.
	Deccan Banking and Agency Corp., Ld.
	Mercantile Bank of India, Ld.
	National Bank of India, Ld.
MANDALAY (BURMA)	... } National Bank of India, Ld.
MANGALORE	... } Bank of Madras.
MEERUT	... } Bank of Upper India, Ld.
MIAN MIR	... } People's Banking and Commcl. Assocn., Ld.
MOULMEIN (BURMA)	Punjab Banking Co., Ld.
	... } Bank of Bengal.

MULTAN	... { Punjab Banking Co., Ld. Punjab National Bank, Ld.
MURREE	... { Alliance Bank of Simla, Ld. Commercial Bank of India, Ld.
MUSSOORIE	... { Alliance Bank of Simla, Ld. Bank of Upper India, Ld.
NAGPUR	... { Delhi and London Bank, Ld. Bank of Bengal.
NAINI TAL	... { Allahabad Bank, Ld. Bank of Upper India, Ld.
NARAYANGANJ	... { Bank of Bengal Pay Office. Bank of Madras.
NEGAPATAM	... { People's Banking & Commcl. Assoco., Ld. Punjab Banking Co., Ld.
NOWSHERA	... } Bank of Madras.
OOTACAMUND (NILGIRIS)	... { Bank of Bengal. People's Banking & Commcl. Assoco., Ld.
PATNA	... { Punjab Banking Co., Ld. Punjab National Bank, Ld.
PESHAWAR	... { Bank of Bombay. Deccan Bank, Ld.
POONA	... { Punjab Banking Co., Ld. Chota Nagpur Banking Assoco., Ld.
QUETTA	... { Bank of Bengal. Bank of Burma, Ld.
RANCHI	... { Bank of Rangoon, Ld. Chartered Bank of I., A. & C.
RANGOON	... { Commercial Bank of India, Ld. Delhi and London Bank, Ld.
RAWAL PINDI	... { Hongkong and Shanghai Banking Corpn. National Bank of India, Ld.
SECUNDERABAD (HYD.)	... { Alliance Bank of Simla, Ld. Commercial Bank of India, Ld.
SERAJGUNGE	... { Lahore Bank, Ld. People's Banking & Commcl. Assoco., Ld.
SIALKOT	... { Punjab National Bank, Ld. Bank of Bengal.
SIMLA	... { Punjab National Bank, Ld. Bank of Bengal.
SIRMOOR	... { People's Banking & Commcl. Assoco., Ld. Alliance Bank of Simla, Ld.
SUKKUR	... { Bank of Upper India, Ld. Delhi and London Bank, Ld.
SURAT	... { Punjab Banking Co., Ld. Punjab Banking Co., Ld.
TELLICHERRY	... { National Bank. Bank of Bengal.
TRICHINOPOLY	... { Bank of Bombay. Bank of Madras.
TUTICORIN	... { Woriur Commcl. Bank, Ld. Bank of Madras.
UMBALLA	... { National Bank of India, Ld. Alliance Bank of Simla, Ld.
VIZAGAPATAM	... { Bank of Madras.

# GENERAL FAMILY PENSION FUND.

*Established 1870.*

Accumulated Funds, 48 Lakhs.  
Pensions Paid, 28 Lakhs.

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### BANK OF BENGAL.

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Subscriptions to the Fund may be paid to any Government Treasury all over India, or may be deducted from salaries paid by or through Government.

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A purely mutual concern, enabling all men and women (Christian) to secure, for those who are dependent on them, monthly pensions up to Rs. 500, on terms which contrast most favourably with ordinary Life Assurance.

Prospectus and full particulars on application to the Secretary, 12, Dalhousie Square, East, Calcutta.

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Life Assurance Co.

## Special Endowment Scheme.

*A With Profit Policy at practically  
Without Profit Rates.*

Under the above Scheme a Policy with handsome profits payable to the Assured, subject to his attaining the specified age or surviving the selected Endowment Period can be procured in the London and Lancashire Life Assurance Co. at practically the same cost as a Without Profit Policy in another office !!!

### EXAMPLE.

A person aged 25 next birthday can obtain a "Special" Endowment Policy for Rs. 15,000 payable at death or age 55 for a sum of Rs. 46-9-0 per month. The estimated value of such Policy at date of maturity = Rs. 21,187-8-0!!!

*For full particulars apply to General Agents—*

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# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

Incorporated by Royal Charter and Special Acts of  
Parliament.

ESTABLISHED 1809.

## IMPORTANT FEATURES.

All Bonuses vest on declaration.

The period during which a lapsed Policy may be revived is in most cases extended to one year, and if it possess a free surrender value at least equal to one year's premium, the policy is kept in full force for that period.

The Surrender Value of a lapsed Policy is held (without interest) at the credit of the assured during the extended period of ten years.

Claims are paid immediately on proof of death and title.

Minimum Surrender Values are fixed.

A Policy is not forfeited by errors in the Proposal Papers unless accompanied by fraud, and is thus practically indisputable.

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**ORIENTAL**  
GOVERNMENT SECURITY

**LIFE**  
**ASSURANCE COMPANY, LIMITED,**

WAS . . . .

**ESTABLISHED IN 1874.**

ITS . . . .

**ASSETS NOW EXCEED  
2 $\frac{3}{4}$  CRORES.**

ITS . . . .

**FUNDS** are invested in Government  
Securities and Securities per-  
missible under the Trust Act.

ITS . . . .

**RATES** are calculated from Mortality  
Tables deduced from the Com-  
pany's Actual Experience of  
33 Years.

AND ARE THEREFORE  
**THE LOWEST SAFE RATES.**

**LIBERAL TERMS TO AGENTS.**

HEAD OFFICE: *Oriental Buildings,*  
**BOMBAY.**

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# THE PELICAN & BRITISH EMPIRE LIFE OFFICE.

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**The Oldest Proprietary Office in the World trans-acting Life Assurance Business only.**

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LORD GEORGE  
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*Claims Paid—*

Exceed Rs. 21,00,00,000.

**WORLD WIDE  
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**MODERATE PREMIUMS.**

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**PROMPT SETTLEMENT  
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Policies issued to Military and Naval Officers covering all risks of climate and battle.

**LOANS GRANTED ON LANDED  
PROPERTIES IN CALCUTTA  
Within the jurisdiction  
of the High Court.**

# Phoenix Assurance Company, Limited.

ESTABLISHED A.D. 1782.

**Head Office : 19, Lombard St., London.**

One of the oldest purely Fire Companies  
in the World.

The financial position of the Company on the 31st  
December 1906 was as under :—

Capital paid up	...	£268,880	0	0
Reserve for unexpired risks	„	650,000	0	0
Investment Reserve	... „	4,034	12	0
General Reserve Fund	... „	300,000	0	0
Balance at credit of Profit and Loss Account	... „	238,790	18	9
		£1,461,705	10	9
Capital subscribed but not called up	... „	2,419,920	0	0
		£3,881,625	10	9

*Fire Insurance on all classes of risks accepted at  
lowest current rates.*

Claims paid liberally without reference to  
the Head Office.

**FINLAY, MUIR & CO.,**

*General Agents,*

**1, Clive Street, Calcutta.**

INVESTED FUNDS  
OVER  
£13,000,000

ANNUAL INCOME  
OVER  
£4,300,000



ESTABLISHED 1845.

*Head Office:*

**LIVERPOOL.**

*Branch Office:*

**ROYAL INSURANCE  
BUILDINGS,**

26/27, *Dalhousie Sq.,*  
**CALCUTTA.**

**AGENTS** in all Stations  
of importance.

# ROYAL INSURANCE COMPANY.

## **FIRE — LIFE.**

### **FIRE DEPARTMENT.**

The "ROYAL" is the **LARGEST**  
**FIRE OFFICE** in the **WORLD.**

Absolute security, moderate rates,  
claims promptly and liberally met.

Clubs, Dwellings, Messes, Shops,  
Godowns, Mills, Factories,  
Presses and Manufacturing  
risks insured at current rate.

### **LIFE DEPARTMENT.**

## **Large Reduction in Rates.**

**ABSOLUTE SECURITY.**  
**STRINGENT VALUATIONS.**  
**LIBERAL CONDITIONS.**  
**CAREFUL MANAGEMENT.**  
**HANDSOME AND STABLE**  
**BONUS.**  
**LOW EXPENSE RATIO.**

*Premiums adjusted to half years of age  
and accepted at proportionate instalments.*

## **BONUS $7\frac{1}{2}\%$ per £100**

insured. This rate of bonus has  
been maintained for 40 years  
and has **NEVER** been reduced.

*Prospectuses, Proposal Forms, sent  
on application.*

# SOUTH BRITISH FIRE & MARINE INSURANCE COMPANY.

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**Capital £1,900,000.**

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## UNLIMITED LIABILITY OF SHAREHOLDERS.

This Company, doing an extensive business throughout the world, is noted for its liberality and promptitude in the settlement of claims.

### FIRE BRANCH.

Risks accepted on Private Effects in Bungalows, on Tea Gardens, Jute and Cotton Mills, Jute Presses, &c.

### MARINE BRANCH.

Insurances effected on Private Effects and Passengers' Luggage, and on interest to any part of the world at lowest rates. Policies also issued on Hulls of Vessels for time and voyage.

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*London Offices :—*

**JERUSALEM CHAMBERS, CORNHILL, E.C.**

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*Office for Bengal and the Far East :—*

**“ SOUTH BRITISH INSURANCE BUILDINGS,”**  
**3 to 5, Clive Street, CALCUTTA.**

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*Manager, VICTOR MURRAY.*

THE  
**STANDARD**  
LIFE ASSURANCE COMPANY.

ESTABLISHED 1825. IN INDIA 1846.

Constituted by Special Acts of Parliament.

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ANNUAL INCOME . . . . .	£ 1,475,000
BONUS DECLARED . . . . .	£ 7,000,000
FUNDS . . . . .	£11,750,000
SUBSISTING ASSURANCES . . . . .	£29,220,000

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CALCUTTA—STANDARD LIFE BUILDINGS,

**Dalhousie Square.**

*Board of Directors:*

REGINALD MURRAY, ESQ., MANAGER, COMMERCIAL BANK OF INDIA, LIMITED.  
A. M. MONTEATH, ESQ., OF MESSRS. MACKINNON, MACKENZIE & CO.  
J. C. R. JOHNSTON, ESQ., OF MESSRS. GRINDLAY & CO.  
W. K. DODS, ESQ., AGENT, HONGKONG AND SHANGHAI BANKING CORPN.  
A. M. KER, MANAGER, ALLIANCE BANK OF SIMLA, LIMITED, SIMLA.  
E. WESTON, ESQ., MANAGER, BANK OF UPPER INDIA, LIMITED, MEERUT.

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*Solicitors:* SANDERSON & CO. | *Bankers:* THE BANK OF BENGAL. | *Secretary:* W. E. HILL.